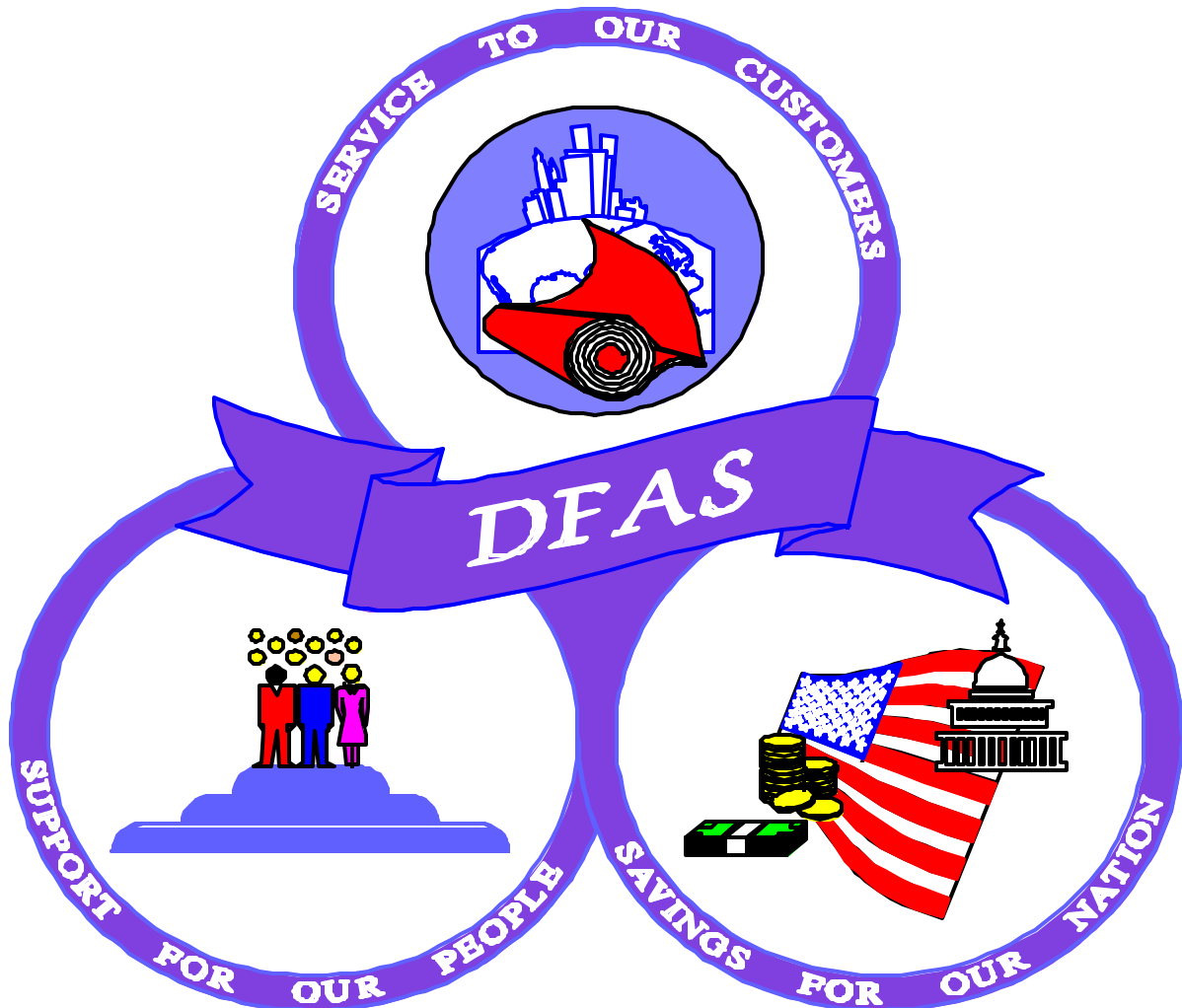


Bank of America -- VISA Card Agency Program Coordinators Survey

(May 25, 2000)



Defense Finance & Accounting Service
Travel Programs and Services
Attn: DFAS-HQ/FMT (TCPMO)
Crystal Plaza #6, Room 518
1931 Jefferson Davis Highway
Arlington, VA, 22240-5291

Executive Summary

Presidential Order, Department of Defense directive and the National Partnership for Reinventing Government have suggested that governmental organizations conduct surveys of their customers to learn how they are rated. Are the organizations meeting "reasonable" standards? Or are "bureaucrats" disinterested in them and their needs? How can they improve their performance?

Also, are contractors providing services for DoD personnel also meeting their obligations? Are the contractors' DoD customers satisfied with their services?

The Defense Finance and Accounting Service Travel Programs and Services Office (DFAS-HQ/FMT -- TCPMO) in Washington sought to learn what VISA Agency Program Coordinators thought of the services received from the Bank of America and its Government Card Services Unit (GCSU). Were the coordinators satisfied with the services provided, and the courtesy and performance of the company's personnel? What services and features were the coordinators using most? How useful was what was provided?

DFAS-HQ/FMT management decided to use a mail survey to help learn the coordinators' thoughts on these matters. They designed a survey questionnaire and methodology similar to one used with coordinators for the American Express program in 1995 in coordination with other federal agencies, and using the assistance of its contracted survey help provided by DFAS-Indianapolis' Information and Technology Directorate (DFAS-IN/EVAA). Questionnaires were sent to 5,000 randomly-selected people out of the XX,000 or so DoD coordinators. This report gives the findings from the 2,625 or 53% who responded. Additionally, the post office returned 444 questionnaire packets as "undeliverable," so a truer response rate is around 58% of those who received questionnaires.

Statistical Findings: Overall, the results concerning the government travel card coordinators' opinions about the Bank of America Company are generally positive, and similar to those received for a survey of American Express travel card coordinators five years ago. However, the questions' wordings and response choices changed considerably from one survey's questionnaire to the next, so exact comparisons aren't possible.

Almost all of the respondents (82%) have been coordinators for more than six months, with about 10% of the respondents saying they were no longer coordinators. (Those respondents were asked to return their questionnaires without answering any subsequent questions: If they did respond further, their responses were discarded in the counts and when computing percentages and means for this report.)

Air Force people constituted the bulk of the respondents (44%), as more questionnaires were sent to Air Force personnel than the other services because of the address database furnished. However, overall the percentages and means for the other services and "DoD Agency" are similar to those of the Air Force in the tables in Appendix B. Almost all respondents (98%) now have Internet access.

Note: Only 155 Marine Corps and 139 DoD agencies' respondents returned completed questionnaires. That means the breakdown statistics for those groups' respondents can NOT be considered statistically representative of their whole populations at even the 80% confidence level, and may be due to chance.

Overall, respondents manage more Individually-Billed Accounts (74%) than Centrally-Billed or Unit Card accounts. IBA travel card products are more available in the coordinators' programs (66%) than other product choices listed.

Respondents mailed or faxed more "standard" travel card applications to the Bank of America than other documents (39%), followed next in frequency by "emergency" applications (20%). About two-thirds (65%) processed at least one emergency application a month, with 11% processing 6 or more a month. About three-fifths (59%) said the Bank of America Government Card Services Unit (GCSU) updates they received were at least "Adequate."

About 83% of the respondents said they have access to and use the Electronic Account Government Ledger System (EAGLS). Most said EAGLS is usually operational when they try to use it, with the slowest response rates from noon to 6 p.m. Eastern Standard Time. They're most likely to use the system for account inquiries, cardholder maintenance, as a reporting tool, or to activate/deactivate accounts. They're most likely to receive U.S. Postal Service mail containing EAGLS pre-suspension reports, suspension cancellation reports, or aging analysis (delinquency) reports. Fewer than half (45%) have received EAGLS training. Slightly more than half (53%) of all respondents say EAGLS is a reliable tool, with only 41% agreeing with a statement that the system responds in a timely (efficient) manner.

About half of the respondents' organizations (52%) have supplements to the DoD travel regulations regarding the government travel card. Less than a third (29%) often use the card to purchase airline tickets. But over two thirds (70%) say their agencies MANDATE that travel advances be obtained using the travel card at an Automated Teller Machine.

Over three-fourths of the overall respondents (77%) "agree" or "strongly agree" that they are satisfied with Bank of America Government Card Services Unit (GCSU) staff actions on their inquiries. Only 7% chose to "disagree" or "strongly disagree" with that statement.

Most (81%) agreed that the Bank of America Government Card Services Unit GCSU staff is knowledgeable, with about the same percentage (80%) saying they convey a positive attitude. About 78% said they trust the GCSU to provide reliable information, with about the same percentage (79%) saying they are provided understandable responses to their inquiries. Seventy-seven percent said responses to their inquiries are correct, and 81% said the staff paid prompt attention to them. About 74% said that in general the first GCSU person contacted can answer their questions.

A brief summary of some of the statistics that follow in this report:

No.	Question	% No	% Yes	Mean	% Disagree & Strongly Disagree	% Agree & Strongly Agree
4	Do you have Internet access?	1%	98%	1.98		
14	Have you received formal training in EAGLS?	55%	45%	1.45		
15	Does your organization have supplements to the DoD travel regulations regarding the government travel card?	48%	52%	1.52		
16	In your organization, are government travel cards often used to purchase airline	71%	29%	1.29		
17	Does your organization MANDATE that travel advances be obtained using the travel card at an ATM?	30%	70%	1.70		
18	The EAGLS is a reliable tool.			3.40	18%	53%
19	The EAGLS responds in a timely (efficient) manner.			3.10	27%	41%
20	The GCSU staff is knowledgeable.			4.09	4%	81%
21	The GCSU staff conveys a positive attitude.			4.11	4%	80%
22	I trust the GCSU staff to provide reliable information.			4.05	5%	78%
23	I am provided understandable responses to my inquiries.			4.07	5%	79%
24	Responses to my inquiries are correct.			4.02	5%	77%
25	The GCSU staff provides prompt attention to my inquiries.			4.10	5%	81%
26	I am satisfied with GCSU staff actions on my inquiries.			4.04	7%	77%
27	In general, the first person contacted at the GCSU can answer my questions.			3.90	10%	74%

Conclusions and Recommendations: As noted before, overall the results concerning the government travel card coordinators' opinions about the Bank of America (VISA) Company and its Government Card Services Unit (GCSU) services are generally positive. However, the coordinators perceive that there is room for improvement. For example, about 7% disagreed or strongly disagreed with a statement that they are "satisfied" with GCSU staff actions on their inquiries: That translates into hundreds of potentially "unhappy campers" when extrapolated to the thousands of coordinators DoD-wide.

Some problems might be caused or affected by the nature of DoD personnel travel. After all, travelers often quickly go on unforeseen or extended temporary duty, and handling complicated reimbursement and other related problems can strain coordinators' and Bank of America staff time and resources. Perhaps the Bank of America and DoD might continue to work together to help overcome these and many other kinds of travel-related problems -- to the benefit of travelers and their services / agencies.

Overall Findings in Statistical Form

1. How long have you been an Agency Program Coordinator (APC) for the travel card program?

				<u>If Exclude Non- Coordinators</u>	
1	Under 6 months	213	8%	213	9%
2	6 to 12 months	589	23%	589	26%
3	1 to 3 years	987	39%	987	43%
4	3 to 6 years	350	14%	350	15%
5	More than 6 years	158	6%	158	7%
6	Does not apply. I'm not now a coordinator.	248	10%		
	Totals	2545	100%	2297	100%

Mean: 2.85 **Standard Deviation:** 1.02

(The Mean and S.D. were computed with the "6" responses deleted.)

If you are **NOT** now a coordinator, please provide your name and address here so we can take them off of our mailing list. Then return this questionnaire without answering any more questions. Thanks!

The rest of these statistics are just for those respondents who said they **ARE** now Agency Program Coordinators for the travel card program.

2. What Department of Defense (DoD) component or agency do you work for?

1	Army	566	24%
2	Navy	463	19%
3	Air Force	1046	44%
4	Marine Corps	155	7%
5	DoD Agency	139	6%
	Totals	2369	100%

3. What kind of accounts do you typically manage? (Mark all that apply.)

1	Individually-Billed Account (IBA)	2016	74%
2	Centrally-Billed Account (CBA)	377	14%
3	Unit Card	340	12%
	Totals	2733	100%

4. Do you have Internet access?

1	No	36	1%
2	Not sure	17	1%
3	Yes	2279	98%
	Totals	2332	100%

Mean: 1.98 **Standard Deviation:** .12

(The Mean and S.D. were computed with "Not sure" responses removed and the "3" choice renumbered as a "2.")

5. Which of the following travel card products are available in your program? (Mark all that apply.)

1	Individually-Billed Accounts (IBAs)	2080	66%
2	Travelers' Checks	267	9%
3	Unit Cards	359	11%
4	Centrally-Billed Accounts (CBAs)	433	14%
	Totals	3139	100%

6. On average, about how many travel card emergency applications do you process a month for employees traveling who do not have a card?

1	None	836	35%
2	1 to 5 applications	1258	54%
3	6 to 10 applications	161	7%
4	Over 10 applications	88	4%
	Totals	2343	100%

Mean: 1.79 **Standard Deviation:** .73

7. Which of the following documents are you now mailing or faxing to the Bank of America Government Card Services Unit (GCSU)? (Mark all that apply.)

1	Applications (Standard)	2163	39%
2	Maintenance Request (IBA/CBA)	456	8%
3	Activation or Deactivation of IBAs	664	12%
4	Applications (Emergency)	1114	20%
5	ATM Limit Increase or Decrease	302	6%
6	Hierarchy Change	560	10%
7	Dispute Forms (IBA/CBA)	111	2%
8	None	137	3%
	Totals	5507	100%

8. How useful are the Bank of America Government Card Services Unit (GCSU) updates you receive?

1	Don't receive them	734	32%
2	Not very useful	207	9%
3	Adequate	916	39%
4	Very useful	455	20%
	Totals	2312	100%

Mean: 2.16 **Standard Deviation:** .63

(The mean was computed after removing the responses for #1, "Don't receive them," with the remaining responses renumbered 1 to 3.)

Please respond to the following questions about the Electronic Account Government Ledger System (EAGLS).

9. How often do you access the Electronic Account Government Ledger System (EAGLS)?

		<u>Overall</u>		<u>If "Don't have access" and "Never" responses are removed</u>	
1	Don't have Internet access	29	1%		
2	Never	381	16%		
3	Monthly	783	34%	783	41%
4	Weekly	813	35%	813	42%
5	Daily	328	14%	328	17%
	Totals	2334	100%	1924	100%

Mean: 1.76

Standard Deviation: .72

(The mean was computed after removing the responses for #1, "Don't have Internet access," and for #2, "Never," with the remaining responses renumbered 1 to 3.)

If you don't have access to the Internet or use EAGLS, please go to the next page.

(Respondents were directed to Question 15.)

NOTE: If respondents chose responses that they "Don't have Internet access" or "Never" used EAGLS in response to Question 9, or said they "Don't use it (EAGLS)" in response to Question 10, their responses were deleted when computing the figures for Questions 11 through 14 below.

10. About how often each week is the Electronic Account Government Ledger System (EAGLS) NOT OPERATIONAL when you attempt to use it?

				If "Don't Use" Responses Deleted	
1	Don't use it	250	12%		
2	3 or under times	1533	73%	1533	84%
3	4 to 6 times	204	10%	204	11%
4	7 to 9 times	42	2%	42	2%
5	10 or more times	56	3%	56	3%
	Totals	2085	100%	1835	100%

Mean: 1.23 **Standard Deviation:** .60
(The mean was computed after removing any responses for #1, "Don't use it," with the remaining responses renumbered 1 to 4.)

11. Which of the following Electronic Account Government Ledger System (EAGLS) features do you use? (Mark all that apply.)

1	Cardholder Maintenance	1313	19%
2	Increase Automated Teller Machine (ATM) Limits	264	4%
3	Agency Program Inquiry	726	11%
4	Activate/Deactivate Accounts	1019	15%
5	Account Inquiry	1564	23%
6	Dispute	30	
7	Hierarchy Change	446	6%
8	Order Traveler's Checks	8	
9	Increase Credit Limits	360	5%
10	Reporting Tool	1178	17%
	Totals	6908	100%

12. Which of the following Electronic Account Government Ledger System (EAGLS) reports do you receive via U.S. Postal Service mail? (Mark all that apply.)

1	Account Activity Report	389	12%
2	Aging Analysis (Delinquency) Report	622	19%
3	Pre-Suspension Report	957	29%
4	Cardholder List	167	5%
5	Suspension Cancellation Report	615	19%
6	None	501	16%
	Totals	3251	100%

- 13. While using the Electronic Account Government Ledger System (EAGLS), what time of the day do you experience the slowest response time? Please use Eastern Standard Time and a 24-hour clock in determining your response.**

1	0001 to 0600	21	1%
2	0601 to 1200	574	32%
3	1201 to 1800	1150	65%
4	1801 to 2400	28	2%
	Totals	1773	100%

Mean: 2.67 **Standard Deviation:** .53

- 14. Have you personally received formal training in the Electronic Account Government Ledger System (EAGLS)?**

1	No	1055	55%
2	Yes	861	45%
	Totals	1916	100%

Mean: 1.45 **Standard Deviation:** .50

Please write any comments you may have about EAGLS here:

15. Does your organization have supplements to the DoD travel regulations regarding the government travel card?

1	No	1077	48%
2	Yes	1178	52%
	Totals	2255	100%

Mean: 1.52 **Standard Deviation:** .50

16. In your organization, are government travel cards often used to purchase airline tickets?

1	No	1641	71%
2	Yes	686	29%
	Totals	2327	100%

Mean: 1.29 **Standard Deviation:** .46

17. Does your agency MANDATE that travel advances be obtained using the travel card at an Automated Teller Machine (ATM)?

1	No	698	30%
2	Yes	1591	70%
	Totals	2289	100%

Mean: 1.70 **Standard Deviation:** .46

Please indicate how strongly you agree or disagree with the following statements using these choices: Not Applicable; Strongly Disagree; Disagree; Neutral = Neither Disagree nor Agree; Agree; or Strongly Agree.

18. The Electronic Account Government Ledger System (EAGLS) is a reliable tool.

1	Not Applicable	166	7%
2	Strongly Disagree	186	8%
3	Disagree	241	10%
4	Neutral	505	22%
5	Agree	938	41%
6	Strongly Agree	267	12%
	Totals	2303	100%

Mean: 3.40 **Standard Deviation:** 1.11
(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

19. The EAGLS responds in a timely (efficient) manner.

1	Not Applicable	183	8%
2	Strongly Disagree	249	11%
3	Disagree	372	16%
4	Neutral	550	24%
5	Agree	793	35%
6	Strongly Agree	146	6%
	Totals	2293	100%

Mean: 3.10 **Standard Deviation:** 1.14
(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

How much do you agree or disagree with the following statements regarding the Customer Service you receive from the Bank of America Government Card Services Unit (GCSU)?

20. The GCSU staff is KNOWLEDGEABLE.

1	Not Applicable	65	3%
2	Strongly Disagree	22	1%
3	Disagree	63	3%
4	Neutral	290	12%
5	Agree	1199	52%
6	Strongly Agree	683	29%
	Totals	2322	100%

Mean: 4.09 **Standard Deviation:** .79

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

21. The GCSU staff conveys a POSITIVE attitude.

1	Not Applicable	61	3%
2	Strongly Disagree	21	1%
3	Disagree	77	3%
4	Neutral	298	13%
5	Agree	1096	47%
6	Strongly Agree	768	33%
	Totals	2321	100%

Mean: 4.11 **Standard Deviation:** .82

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

How much do you agree or disagree with the following statements regarding the Customer Service you receive from the Bank of America Government Card Services Unit (GCSU)?

22. I trust the GCSU staff to provide reliable information.

1	Not Applicable	59	3%
2	Strongly Disagree	32	1%
3	Disagree	95	4%
4	Neutral	322	14%
5	Agree	1089	47%
6	Strongly Agree	716	31%
	Totals	2313	100%

Mean: 4.05 **Standard Deviation:** .87

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

23. I am provided UNDERSTANDABLE responses to my inquiries.

1	Not Applicable	68	3%
2	Strongly Disagree	19	1%
3	Disagree	86	4%
4	Neutral	295	13%
5	Agree	1171	50%
6	Strongly Agree	684	29%
	Totals	2323	100%

Mean: 4.07 **Standard Deviation:** .81

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

How much do you agree or disagree with the following statements regarding the Customer Service you receive from the Bank of America Government Card Services Unit (GCSU)?

24. Responses to my inquiries are CORRECT.

1	Not Applicable	66	3%
2	Strongly Disagree	21	1%
3	Disagree	87	4%
4	Neutral	352	15%
5	Agree	1130	49%
6	Strongly Agree	639	28%
	Totals	2295	100%

Mean: 4.02 **Standard Deviation:** .83

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

25. The GCSU staff provides prompt attention to my inquiries.

1	Not Applicable	66	3%
2	Strongly Disagree	33	1%
3	Disagree	83	4%
4	Neutral	262	11%
5	Agree	1121	49%
6	Strongly Agree	744	32%
	Totals	2309	100%

Mean: 4.10 **Standard Deviation:** .85

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

How much do you agree or disagree with the following statements regarding the Customer Service you receive from the Bank of America Government Card Services Unit (GCSU)?

26. I am satisfied with CGSU staff actions on my inquiries.

1	Not Applicable	68	3%
2	Strongly Disagree	37	2%
3	Disagree	108	5%
4	Neutral	305	13%
5	Agree	1074	46%
6	Strongly Agree	718	31%
	Totals	2310	100%

Mean: 4.04 **Standard Deviation:** .89

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

27. In general, the first person contacted at the GCSU can answer my questions.

1	Not Applicable	61	2%
2	Strongly Disagree	62	3%
3	Disagree	154	7%
4	Neutral	326	14%
5	Agree	1102	48%
6	Strongly Agree	603	26%
	Totals	2308	100%

Mean: 3.90 **Standard Deviation:** .96

(The mean was computed after removing the responses for #1, "Not Applicable," with the remaining responses renumbered 1 to 5.)

**Please respond to the following questions and write any comments below.
Add pages if you need more room.**

Please describe any serious overall problems you're having with the Government Travel Card Program. What solutions do you suggest?

If the Electronic Account Government Ledger System (EAGLS) is **NOT** a reliable tool to help manage your organization's Government Travel Card Program, please explain why -- with both constructive criticism and possible solutions.

Additional comments and / or suggestions:

Thank you for completing and returning this important questionnaire!

Appendices

A

Correlations

B

Additional Computer-Generated Statistical Tables

C

Cover Letter, Instructions Page, Questionnaire and Comments Sheet Used

D

Bar Charts

E

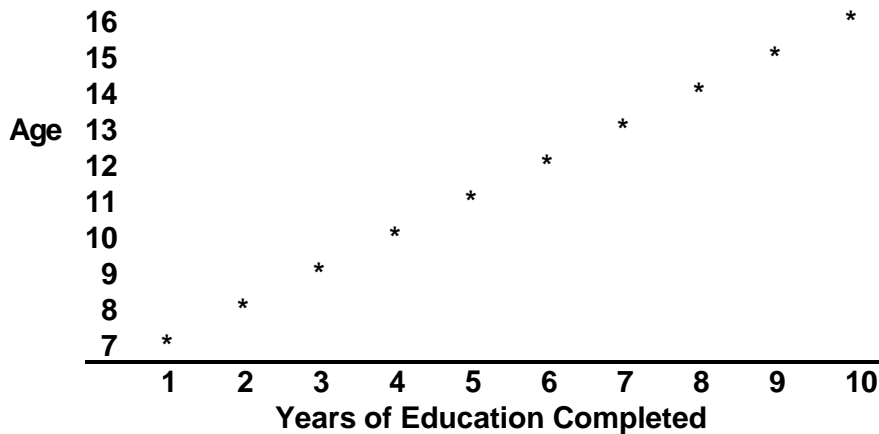
Analysis of Written Comments

Appendix A

Correlations

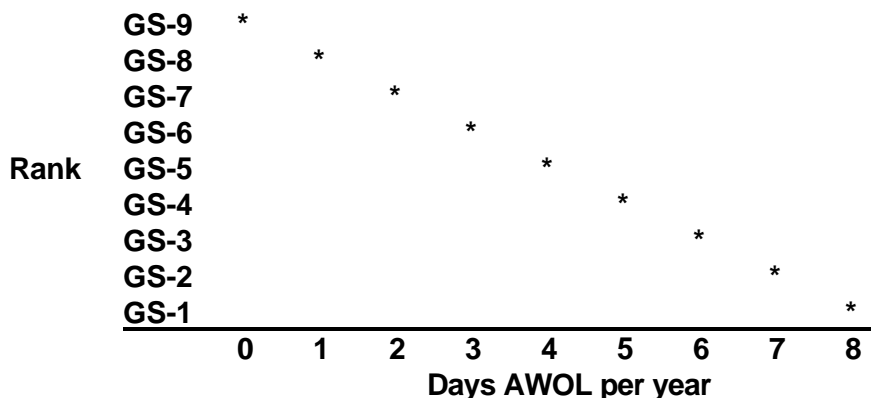
Correlations' Usage Explained

Correlations provide one way of **comparing linear data** -- that data you can arrange in a line, like numbers or workers' pay grades. The **correlation coefficient** helps tell us if two variables are related in a linear way: If one goes up, the other may also go up. For example, up to a certain point, in the United States age is **positively correlated** with years of education. That is, as children grow older from age 6 to age 16 the years of education also increase. If I drew a graph or chart showing a hypothetical cross sample of 1,000 young people chosen at random nationwide, I might see a relationship something like this:



This is almost a **perfect positive correlation**. That is, as age goes up, years of education go up in almost a perfect relationship. Granted, in reality there will be exceptions. One person may be advanced and skip a grade; another may have been sick or injured and held back a year; etc. But overall the trend is very pronounced.

On the other hand, look at the table below. This table compares a hypothetical 1,000 persons of certain ranks who might be Absent Without Leave for a number of days in a given year. This table gives an almost **perfect negative correlation**. That is, I could say with certainty that as rank goes down, the number of recorded AWOL days goes up.



But, if I compared a hypothetical 1,000 persons' ages with the numbers of cans or bottles of soda pop they drink in a given week, I might get a table that looks like the representation immediately below, and has almost a **perfect zero correlation**, or no relationship between the variables.

	19	*****
	18	*****
	17	*****
	16	*****
	15	*****
Cans	14	*****
Of	13	*****
Pop	12	*****
Drunk	11	*****
Each	10	*****
Week	9	*****
	8	*****
	7	*****
	6	*****
	5	*****
	4	*****
	3	*****
	2	*****
	1	*****
	0	*****
	20	
	25	
	30	
	35	
	40	
	45	
	50	
	55	
	60	
	65	
	Age in Years	

If it is a perfect positive correlation, the very topmost correlation I could get would be a (plus) **+1.00000**. If it were a perfect negative correlation, the lowest correlation I could get would be a (minus) **-1.00000**. If there were absolutely NO correlation whatsoever, I would get a correlation coefficient of **.00000**. In reality, you will almost never get a perfect correlation one way or another: There will almost always be some external factors that affect how things are related, even if only slightly.

Significance is usually given also when the SPSS program prints a correlation coefficient. This primarily tells us whether the figure given might have been caused merely **by chance** or some other factor, or not. If the significance is very low, like **.00000**, for example, the odds are good that the correlation is **NOT due to chance** causes or some other factor, and the two variables are in fact related by the correlation coefficient shown. As the significance figures go up and up, however, there is a greater and greater chance that the findings might have been due to chance or something else I are not controlling for -- like sampling errors. Generally, I would use .001, .01, .02 and .05 to indicate likelihood that something was caused by chance or errors, with the smallest number being the one I would most like to get -- meaning the findings most likely were **not caused by chance or other occurrences** that I haven't controlled for.

Another way of looking at significance is to say a significance of .05 means that something would have occurred by chance 5 times out of 100, or 5% of the time.

Correlations

Correlations:	Q1	Q4	Q6	Q8	Q9	Q10
Q1	1.0000	.0045	.0102	-.0756*	-.0222	.0082
Q4	.0045	1.0000	.0037	-.0018	-.0055	.0219
Q6	.0102	.0037	1.0000	-.0110	.2501**	.1293**
Q8	-.0756*	-.0018	-.0110	1.0000	-.0201	-.0843*
Q9	-.0222	-.0055	.2501**	-.0201	1.0000	.1042**
Q10	.0082	.0219	.1293**	-.0843*	.1042**	1.0000
Q13	.0120	.0189	.0703*	-.0042	.0407	-.0237
Q14	.1756**	.0134	.0260	.0233	.0742*	.0411
Q15	.0271	.0018	.0777**	-.0074	.1069**	.0517
Q16	-.0096	-.0186	.0379	.0309	.0076	.0610
Q17	.0868**	-.0329	-.0037	.0013	.0229	-.0054
Q18	-.0813**	.0100	-.0587*	.3371**	.0838**	-.3118**
Q19	-.0547	-.0156	-.0921**	.2926**	.0032	-.3800**
Q20	-.0773**	-.0111	-.0474	.3048**	-.0472	-.1347**
Q21	-.0670*	-.0024	-.0405	.2959**	-.0177	-.1077**
Q22	-.0842**	-.0068	-.0673*	.2975**	-.0623*	-.1616**
Q23	-.0606*	.0198	-.0562*	.2927**	-.0122	-.1480**
Q24	-.0588*	.0119	-.0668*	.2931**	-.0412	-.1412**
Q25	-.0447	.0184	-.0310	.2845**	.0063	-.1048**
Q26	-.0470	.0091	-.0503	.3075**	-.0300	-.1483**
Q27	-.0135	.0139	-.0130	.2440**	-.0063	-.1231**

Correlations:	Q13	Q14	Q15	Q16	Q17	Q18
Q1	.0120	.1756**	.0271	-.0096	.0868**	-.0813**
Q4	.0189	.0134	.0018	-.0186	-.0329	.0100
Q6	.0703*	.0260	.0777**	.0379	-.0037	-.0587*
Q8	-.0042	.0233	-.0074	.0309	.0013	.3371**
Q9	.0407	.0742*	.1069**	.0076	.0229	.0838**
Q10	-.0237	.0411	.0517	.0610	-.0054	-.3118**
Q13	1.0000	.0518	-.0219	.0466	.0035	.0127
Q14	.0518	1.0000	.0546	.0043	-.0078	.0556
Q15	-.0219	.0546	1.0000	.0421	.0823**	.0252
Q16	.0466	.0043	.0421	1.0000	.0036	-.0156
Q17	.0035	-.0078	.0823**	.0036	1.0000	.0575*
Q18	.0127	.0556	.0252	-.0156	.0575*	1.0000
Q19	-.0133	.0136	-.0068	-.0540	.0431	.7056**
Q20	.0403	.0011	-.0353	-.0217	.0165	.3296**
Q21	.0122	.0030	-.0193	-.0218	.0124	.3110**
Q22	.0010	-.0192	-.0183	-.0389	.0195	.3319**
Q23	.0388	.0063	.0028	-.0164	.0249	.3291**
Q24	.0016	-.0160	-.0051	-.0371	.0246	.3324**
Q25	.0023	.0171	.0048	-.0190	.0335	.2908**
Q26	.0078	-.0038	.0017	-.0260	.0466	.3309**
Q27	.0211	-.0005	.0017	-.0019	.0510	.2928**

Minimum pairwise N of cases: 1237

2-tailed Signif: * - .01 ** - .001

6/13/00

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Correlations:	Q19	Q20	Q21	Q22	Q23	Q24
Q1	-.0547	-.0773**	-.0670*	-.0842**	-.0606*	-.0588*
Q4	-.0156	-.0111	-.0024	-.0068	.0198	.0119
Q6	-.0921**	-.0474	-.0405	-.0673*	-.0562*	-.0668*
Q8	.2926**	.3048**	.2959**	.2975**	.2927**	.2931**
Q9	.0032	-.0472	-.0177	-.0623*	-.0122	-.0412
Q10	-.3800**	-.1347**	-.1077**	-.1616**	-.1480**	-.1412**
Q13	-.0133	.0403	.0122	.0010	.0388	.0016
Q14	.0136	.0011	.0030	-.0192	.0063	-.0160
Q15	-.0068	-.0353	-.0193	-.0183	.0028	-.0051
Q16	-.0540	-.0217	-.0218	-.0389	-.0164	-.0371
Q17	.0431	.0165	.0124	.0195	.0249	.0246
Q18	<u>.7056**</u>	<u>.3296**</u>	<u>.3110**</u>	<u>.3319**</u>	<u>.3291**</u>	<u>.3324**</u>
Q19	1.0000	.2969**	.2835**	.3135**	.2890**	.3068**
Q20	.2969**	1.0000	<u>.7512**</u>	<u>.7958**</u>	<u>.7556**</u>	<u>.7605**</u>
Q21	.2835**	<u>.7512**</u>	1.0000	<u>.7744**</u>	<u>.7365**</u>	<u>.6882**</u>
Q22	.3135**	<u>.7958**</u>	<u>.7744**</u>	1.0000	<u>.8029**</u>	<u>.8269**</u>
Q23	.2890**	<u>.7556**</u>	<u>.7365**</u>	<u>.8029**</u>	1.0000	<u>.7996**</u>
Q24	.3068**	<u>.7605**</u>	<u>.6882**</u>	<u>.8269**</u>	<u>.7996**</u>	1.0000
Q25	.2763**	<u>.6871**</u>	<u>.7112**</u>	<u>.7353**</u>	<u>.7395**</u>	<u>.7241**</u>
Q26	.2965**	<u>.7358**</u>	<u>.7440**</u>	<u>.7962**</u>	<u>.7877**</u>	<u>.7838**</u>
Q27	.2498**	<u>.6182**</u>	<u>.5836**</u>	<u>.6276**</u>	<u>.6373**</u>	<u>.6119**</u>

Correlations:	Q25	Q26	Q27
Q1	-.0447	-.0470	-.0135
Q4	.0184	.0091	.0139
Q6	-.0310	-.0503	-.0130
Q8	.2845**	.3075**	.2440**
Q9	.0063	-.0300	-.0063
Q10	-.1048**	-.1483**	-.1231**
Q13	.0023	.0078	.0211
Q14	.0171	-.0038	-.0005
Q15	.0048	.0017	.0017
Q16	-.0190	-.0260	-.0019
Q17	.0335	.0466	.0510
Q18	.2908**	.3309**	.2928**
Q19	.2763**	.2965**	.2498**
Q20	<u>.6871**</u>	<u>.7358**</u>	<u>.6182**</u>
Q21	<u>.7112**</u>	<u>.7440**</u>	<u>.5836**</u>
Q22	<u>.7353**</u>	<u>.7962**</u>	<u>.6276**</u>
Q23	<u>.7395**</u>	<u>.7877**</u>	<u>.6373**</u>
Q24	<u>.7241**</u>	<u>.7838**</u>	<u>.6119**</u>
Q25	1.0000	<u>.8383**</u>	<u>.6434**</u>
Q26	<u>.8383**</u>	1.0000	<u>.6844**</u>
Q27	<u>.6434**</u>	<u>.6844**</u>	1.0000

Minimum pairwise N of cases: 1237

2-tailed Signif: * - .01 ** - .001

" . " is printed if a coefficient cannot be computed

Appendix B

Additional Computer-Generated Statistical Tables

**(Note: In some cases, percentages may not total exactly 100%
because of computer program “roundings.”)**

Question Counts and Percentages for Each Question and Service

OVERALL

Question 1 OVERALL Percentages: How long have you been
an Agency Program Coordinator (APC) for the travel card program?

Under 6 months	213	8%
6-12 months	589	23%
1-3 years	987	39%
3-6 years	350	14%
Over 6 years	158	6%
NOT NOW A COORDINATOR	248	10%
Total	2545	100%

Question 1 Percentages for Respondents NOW AN APC:
How long have you been an APC for the travel card program?

Under 6 months	213	9%
6-12 months	589	26%
1-3 years	987	43%
3-6 years	350	15%
Over 6 years	158	7%
Total	2297	100%

Question 2 Percentages: What Department of Defense
(DoD) component or agency do you work for?

Army	566	24%
Navy	463	20%
Air Force	1046	44%
Marine Corps	155	7%
DoD Agency	139	6%
Total	2369	100%

Question 3 Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	2016
Centrally-Billed (CBA)	377

6/13/00

Unit Card

340

Question 4 Percentages: Do you have Internet access?

No	36	2%
Not sure	17	1%
Yes	2279	98%
Total	2332	100%

Question 5 Counts: Which of the following travel card products are available in your program?

IBAs Products Available	2080
Travelers Checks Products Available	267
Unit Cards Products Available	359
CBAs Products Available	433

Question 6 Percentages: On average, about how many travel card emergency applications do you process a month?

None	836	36%
1-5 applications	1258	54%
6-10 applications	161	7%
Over 10 applications	88	4%
Total	2343	100%

Question 7 Counts: Which of the following are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	2163
Maintenance Requests Mailed / Faxed	456
Activations / Deactivations Mailed / Faxed	664
Emergency Applications Mailed / Faxed	1114
ATM Limits Increase / Decrease Mailed / Faxed	302
Hierarchy Changes Mailed / Faxed	560
Dispute Forms Mailed / Faxed	111
No Documents Mailed / Faxed	137

6/13/00

**Question 8 Percentages: How useful are the
Bank of America GCSU updates you receive?**

Do not get them	734	32%
Not very useful	207	9%
Adequate	916	40%
Very useful	455	20%
Total	2312	100%

**Question 9 Percentages: How often do you access
the Electronic Account Government Ledger System (EAGLS)?**

Do not have Internet access	29	1%
Never	381	16%
Monthly	783	34%
Weekly	813	35%
Daily	328	14%
Total	2334	100%

**Question 10 Percentages: About how often each week
is the EAGLS not operational when you attempt to use it?**

3 or less times	1517	84%
4-6 times	201	11%
7-9 times	40	2%
10 or more times	43	2%
Total	1801	100%

**Question 11 Counts:
Which of the following EAGLS features do you use?**

Cardholder Maintenance Used For EAGLS	1313
Increase ATM Limits Used For EAGLS	264
Agency Program Inquiry Used For EAGLS	726
Activate / Deactivate Accounts Used for EAGLS	1019
Account Inquiry Used For EAGLS	1564
Dispute Used For EAGLS	30
Hierarchy Change Used For EAGLS	446
Order Travelers Checks Used For EAGLS	8
Increase Credit Limits Used For EAGLS	360
Reporting Tool Used For EAGLS	1178

6/13/00

**Question 12 Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?**

Get EAGLS Account Activity Report Via Mail	389
Get EAGLS Aging Analysis Report Via Mail	622
Get EAGLS Pre-Suspension Report Via Mail	957
Get EAGLS Cardholder List Via Mail	167
Get EAGLS Suspension Cancellation Report Via Mail	615
Get No EAGLS Reports Via Mail	501

**Question 13 Percentages: While using EAGLS,
what time of day do you experience the slowest response time?**

0001-0600	21	1%
0601-1200	574	32%
1201-1800	1150	65%
1801-2400	28	2%
Total	1773	100%

**Question 14 Percentages:
Have you personally received formal training in EAGLS?**

No	1055	55%
Yes	861	45%
Total	1916	100%

**Question 15 Percentages: Does your organization have
supplements to the DoD travel regulations regarding the travel card?**

No	1077	48%
Yes	1178	52%
Total	2255	100%

**Question 16 Percentages: In your organization,
are government travel cards often used to purchase airline tickets?**

6/13/00

No	1641	71%
Yes	686	29%
Total	2327	100%

**Question 17 Percentages: Does your agency MANDATE
that travel advances be obtained using the travel card at an ATM?**

No	698	30%
Yes	1591	70%
Total	2289	100%

Questions 18 and 19 Percentages: EAGLS questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	166 7%	186 8%	241 10%	505 22%	938 41%	267 12%	2303 100%
EAGLS responds timely	183 8%	249 11%	372 16%	550 24%	793 35%	146 6%	2293 100%

**Questions 20 to 27 Percentages: Bank of America
Government Card Services Unit (GCSU) questions**

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
CGSU staff knowledgeable	65 3%	22 1%	63 3%	290 12%	1199 52%	683 29%	2322 100%
GCSU staff positive	61 3%	21 1%	77 3%	298 13%	1096 47%	768 33%	2321 100%
Trust GCSU staff	59 3%	32 1%	95 4%	322 14%	1089 47%	716 31%	2313 100%
Provided understandable responses	68 3%	19 1%	86 4%	295 13%	1171 50%	684 29%	2323 100%
Responses are correct	66 3%	21 1%	87 4%	352 15%	1130 49%	639 28%	2295 100%
GCSU prompt attention	66 3%	33 1%	83 4%	262 11%	1121 49%	744 32%	2309 100%
Satisfied with GCSU actions	68 3%	37 2%	108 5%	305 13%	1074 46%	718 31%	2310 100%

6/13/00

First person answers	61	62	154	326	1102	603	2308
questions	3%	3%	7%	14%	48%	26%	100%

ARMY Responses Only

Question 1 ARMY Percentages: How long have you been
an Agency Program Coordinator (APC) for the travel card program?

Under 6 months	43	8%
6-12 months	121	22%
1-3 years	232	42%
3-6 years	97	18%
Over 6 years	59	11%
 Total	 552	 100%

Question 2 ARMY Percentages:
What Department of Defense (DoD) component or agency do you work for?

Army	566	100%
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Question 3 ARMY Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	513
Centrally-Billed (CBA)	82
Unit Card	40

Question 4 ARMY Percentages:
Do you have Internet access?

No	8	1%
Not sure	5	1%
Yes	547	98%
 Total	 560	 100%

Question 5 ARMY Counts: Which of the following
travel card products are available in your program?

IBAs Products Available	518
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Travelers Checks Products Available	90
Unit Cards Products Available	58
CBAs Products Available	99

Question 6 ARMY Percentages: On average, about how many travel card emergency applications do you process a month?

None	182	32%
1-5 applications	291	52%
6-10 applications	50	9%
Over 10 applications	38	7%
Total	561	100%

Question 7 ARMY Counts: Which of the following are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	514
Maintenance Requests Mailed / Faxed	125
Activations / Deactivations Mailed / Faxed	172
Emergency Applications Mailed / Faxed	305
ATM Limits Increase / Decrease Mailed / Faxed	81
Hierarchy Changes Mailed / Faxed	136
Dispute Forms Mailed / Faxed	41
No Documents Mailed / Faxed	29

Question 8 ARMY Percentages: How useful are the Bank of America GCSU updates you receive?

Do not get them	204	37%
Not very useful	56	10%
Adequate	218	39%
Very useful	74	13%
Total	552	100%

Question 9 ARMY Percentages: How often do you access the Electronic Account Government Ledger System (EAGLS)?

Do not have Internet access	4	1%
Never	97	18%
Monthly	169	31%

6/13/00

Weekly	182	33%
Daily	102	18%
Total	554	100%

Question 10 ARMY Percentages: About how often
each week is the EAGLS not operational when you attempt to use it?

3 or less times	340	80%
4-6 times	60	14%
7-9 times	9	2%
10 or more times	16	4%
Total	425	100%

Question 11 ARMY Counts:
Which of the following EAGLS features do you use?

Cardholder Maintenance Used For EAGLS	323
Increase ATM Limits Used For EAGLS	61
Agency Program Inquiry Used For EAGLS	171
Activate / Deactivate Accounts Used for EAGLS	243
Account Inquiry Used For EAGLS	356
Dispute Used For EAGLS	11
Hierarchy Change Used For EAGLS	101
Order Travelers Checks Used For EAGLS	
Increase Credit Limits Used For EAGLS	81
Reporting Tool Used For EAGLS	296

Question 12 ARMY Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?

Get EAGLS Account Activity Report Via Mail	50
Get EAGLS Aging Analysis Report Via Mail	155
Get EAGLS Pre-Suspension Report Via Mail	214
Get EAGLS Cardholder List Via Mail	22
Get EAGLS Suspension Cancellation Report Via Mail	140
Get No EAGLS Reports Via Mail	147

Question 13 ARMY Percentages: While using EAGLS,
what time of day do you experience the slowest response time?

0001-0600	4	1%
0601-1200	120	28%
1201-1800	303	70%
1801-2400	5	1%
Total	432	100%

Question 14 ARMY Percentages:
Have you personally received formal training in EAGLS?

No	223	49%
Yes	230	51%
Total	453	100%

Question 15 ARMY Percentages: Does your organization
have supplements to the DoD travel regulations for the travel card?

No	209	39%
Yes	323	61%
Total	532	100%

Question 16 ARMY Percentages: In your organization,
are government travel cards often used to purchase airline tickets?

No	405	73%
Yes	148	27%
Total	553	100%

Question 17 ARMY Percentages: Does your agency MANDATE
that travel advances be obtained using the travel card at an ATM?

No	190	35%
Yes	354	65%
Total	544	100%

Questions 18 and 19 Percentages -- ARMY Only:
Electronic Account Government Ledger System (EAGLS) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	39 7%	68 12%	73 13%	126 23%	197 36%	46 8%	549 100%
EAGLS responds timely	42 8%	89 16%	105 19%	134 24%	153 28%	28 5%	551 100%

Questions 20 to 27 Percentages -- ARMY Only:
Bank of America Government Card Services Unit (GCSU) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
GCSU staff knowledgeable	22 4%	4 1%	23 4%	93 17%	298 54%	114 21%	554 100%
GCSU staff positive	21 4%	5 1%	24 4%	96 17%	284 51%	124 22%	554 100%
Trust GCSU staff	21 4%	10 2%	36 7%	102 19%	268 49%	114 21%	551 100%
Provided understandable responses	25 4%	5 1%	28 5%	91 16%	298 54%	110 20%	557 100%
Responses are correct	23 4%	5 1%	28 5%	110 20%	290 53%	92 17%	548 100%
GCSU prompt attention	24 4%	8 1%	23 4%	78 14%	297 54%	117 21%	547 100%
Satisfied with GCSU actions	24 4%	10 2%	35 6%	95 17%	272 50%	113 21%	549 100%
First person answers questions	22 4%	18 3%	42 8%	99 18%	292 53%	79 14%	552 100%

6/13/00

Navy Responses Only

Question 1 NAVY Percentages: How long have you been
an Agency Program Coordinator (APC) for the travel card program?

Under 6 months	40	9%
6-12 months	120	27%
1-3 years	194	43%
3-6 years	61	14%
Over 6 years	32	7%
 Total	 447	 100%

Question 2 NAVY Percentages:
What Department of Defense (DoD) component or agency do you work for?

Navy	463	100%
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Question 3 NAVY Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	405
Centrally-Billed (CBA)	64
Unit Card	46

Question 4 NAVY Percentages:
Do you have Internet access?

No	10	2%
Not sure	5	1%
Yes	442	97%
 Total	 457	 100%

Question 5 NAVY Counts: Which of the following
travel card products are available in your program?

IBAs Products Available	417
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6/13/00

Travelers Checks Products Available	60
Unit Cards Products Available	36
CBAs Products Available	63

Question 6 NAVY Percentages: On average, about
how many travel card emergency applications do you process a month?

None	138	30%
1-5 applications	274	60%
6-10 applications	32	7%
Over 10 applications	13	3%
Total	457	100%

Question 7 NAVY Counts: Which of the following
are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	433
Maintenance Requests Mailed / Faxed	66
Activations / Deactivations Mailed / Faxed	130
Emergency Applications Mailed / Faxed	204
ATM Limits Increase / Decrease Mailed / Faxed	64
Hierarchy Changes Mailed / Faxed	94
Dispute Forms Mailed / Faxed	15
No Documents Mailed / Faxed	16

Question 8 NAVY Percentages: How useful are the
Bank of America GCSU updates you receive?

Do not get them	169	38%
Not very useful	36	8%
Adequate	159	35%
Very useful	84	19%
Total	448	100%

Question 9 NAVY Percentages: How often do you access
the Electronic Account Government Ledger System (EAGLS)?

Do not have Internet access	9	2%
Never	66	15%
Monthly	149	33%

6/13/00

Weekly	176	39%
Daily	55	12%
Total	455	100%

Question 10 NAVY Percentages: About how often
each week is the EAGLS not operational when you attempt to use it?

3 or less times	329	94%
4-6 times	14	4%
7-9 times	7	2%
10 or more times	1	0%
Total	351	100%

Question 11 NAVY Counts:
Which of the following EAGLS features do you use?

Cardholder Maintenance Used For EAGLS	262
Increase ATM Limits Used For EAGLS	63
Agency Program Inquiry Used For EAGLS	157
Activate / Deactivate Accounts Used for EAGLS	214
Account Inquiry Used For EAGLS	311
Dispute Used For EAGLS	5
Hierarchy Change Used For EAGLS	62
Order Travelers Checks Used For EAGLS	2
Increase Credit Limits Used For EAGLS	83
Reporting Tool Used For EAGLS	202

Question 12 NAVY Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?

Get EAGLS Account Activity Report Via Mail	87
Get EAGLS Aging Analysis Report Via Mail	99
Get EAGLS Pre-Suspension Report Via Mail	221
Get EAGLS Cardholder List Via Mail	32
Get EAGLS Suspension Cancellation Report Via Mail	152
Get No EAGLS Reports Via Mail	72

6/13/00

Question 13 NAVY Percentages: While using EAGLS,
what time of day do you experience the slowest response time?

0001-0600	2	1%
0601-1200	122	36%
1201-1800	211	62%
1801-2400	6	2%
Total	341	100%

Question 14 NAVY Percentages:
Have you personally received formal training in EAGLS?

No	241	64%
Yes	135	36%
Total	376	100%

Question 15 NAVY Percentages: Does your organization
have supplements to DoD travel regulations regarding the travel card?

No	212	48%
Yes	228	52%
Total	440	100%

Question 16 NAVY Percentages: In your organization,
are government travel cards often used to purchase airline tickets?

No	394	87%
Yes	58	13%
Total	452	100%

Question 17 NAVY Percentages: Does your agency MANDATE
that travel advances be obtained using the travel card at an ATM?

No	94	21%
Yes	354	79%
Total	448	100%

6/13/00

Questions 18 and 19 Percentages -- NAVY ONLY:
Electronic Account Government Ledger System (EAGLS) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	29 6%	23 5%	38 9%	91 20%	197 44%	69 15%	447 100%
EAGLS responds timely	32 7%	27 6%	55 12%	91 20%	193 43%	46 10%	444 100%

Questions 20 to 27 Percentages -- NAVY ONLY:
Bank of America Government Card Services Unit (GCSU) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
GCSU staff knowledgeable	8 2%	2 0%	11 2%	43 9%	234 52%	156 34%	454 100%
GCSU staff positive	7 2%	5 1%	11 2%	54 12%	202 44%	176 39%	455 100%
Trust GCSU staff	7 2%	4 1%	13 3%	53 12%	210 46%	167 37%	454 100%
Provided understandable responses	7 2%	3 1%	10 2%	47 10%	239 52%	152 33%	458 100%
Responses are correct	6 1%	3 1%	12 3%	51 11%	228 51%	151 33%	451 100%
GCSU prompt attention	6 1%	6 1%	9 2%	44 10%	228 50%	164 36%	457 100%
Satisfied with GCSU actions	7 2%	7 2%	14 3%	50 11%	216 47%	162 36%	456 100%
First person answers questions	6 1%	8 2%	24 5%	46 10%	236 52%	133 29%	453 100%

6/13/00

Air Force Responses Only

Question 1 AIR FORCE Percentages: How long have you
been an Agency Program Coordinator for the travel card program?

Under 6 months	107	11%
6-12 months	288	28%
1-3 years	432	42%
3-6 years	140	14%
Over 6 years	50	5%
 Total	 1017	 100%

Question 2 AIR FORCE Percentages:
What Department of Defense (DoD) component or agency do you work for?

Air Force	1046	100%
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Question 3 AIR FORCE Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	848
Centrally-Billed (CBA)	154
Unit Card	217

Question 4 AIR FORCE Percentages:
Do you have Internet access?

No	5	0%
Not sure	5	0%
Yes	1012	99%
 Total	 1022	 100%

Question 5 AIR FORCE Counts: Which of the following
travel card products are available in your program?

IBAs Products Available	877
-------------------------	-----

6/13/00

Travelers Checks Products Available	77
Unit Cards Products Available	223
CBAs Products Available	187

Question 6 AIR FORCE Percentages: On average, about how many travel card emergency applications do you process a month?

None	410	40%
1-5 applications	545	53%
6-10 applications	57	6%
Over 10 applications	22	2%
Total	1034	100%

Question 7 AIR FORCE Counts: Which of the following are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	960
Maintenance Requests Mailed / Faxed	215
Activations / Deactivations Mailed / Faxed	299
Emergency Applications Mailed / Faxed	479
ATM Limits Increase / Decrease Mailed / Faxed	125
Hierarchy Changes Mailed / Faxed	269
Dispute Forms Mailed / Faxed	23
No Documents Mailed / Faxed	68

Question 8 AIR FORCE Percentages: How useful are the Bank of America GCSU updates you receive?

Do not get them	258	25%
Not very useful	90	9%
Adequate	435	43%
Very useful	240	23%
Total	1023	100%

Question 9 AIR FORCE Percentages: How often do you access the Electronic Account Government Ledger System (EAGLS)?

Do not have Internet access	6	1%
Never	139	13%
Monthly	376	36%

6/13/00

Weekly	380	37%
Daily	131	13%
Total	1032	100%

Question 10 AIR FORCE Percentages: About how often
each week is the EAGLS not operational when you attempt to use it?

3 or less times	687	83%
4-6 times	107	13%
7-9 times	17	2%
10 or more times	21	3%
Total	832	100%

Question 11 AIR FORCE Counts:
Which of the following EAGLS features do you use?

Cardholder Maintenance Used For EAGLS	582
Increase ATM Limits Used For EAGLS	105
Agency Program Inquiry Used For EAGLS	321
Activate / Deactivate Accounts Used for EAGLS	455
Account Inquiry Used For EAGLS	739
Dispute Used For EAGLS	8
Hierarchy Change Used For EAGLS	235
Order Travelers Checks Used For EAGLS	4
Increase Credit Limits Used For EAGLS	151
Reporting Tool Used For EAGLS	555

Question 12 AIR FORCE Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?

Get EAGLS Account Activity Report Via Mail	173
Get EAGLS Aging Analysis Report Via Mail	291
Get EAGLS Pre-Suspension Report Via Mail	417
Get EAGLS Cardholder List Via Mail	69
Get EAGLS Suspension Cancellation Report Via Mail	245
Get No EAGLS Reports Via Mail	226

6/13/00

Question 13 AIR FORCE Percentages: While using EAGLS,
what time of day do you experience the slowest response time?

0001-0600	13	2%
0601-1200	280	34%
1201-1800	511	63%
1801-2400	10	1%
Total	814	100%

Question 14 AIR FORCE Percentages:
Have you personally received formal training in EAGLS?

No	488	55%
Yes	392	45%
Total	880	100%

Question 15 AIR FORCE Percentages: Does your
organization have supplements to DoD travel regs for the travel card?

No	544	54%
Yes	459	46%
Total	1003	100%

Question 16 AIR FORCE Percentages: In your
organization, are travel cards used to purchase airline tickets?

No	654	64%
Yes	374	36%
Total	1028	100%

Question 17 AIR FORCE Percentages: Does your agency
MANDATE that travel advances be obtained using the card at an ATM?

No	337	33%
Yes	672	67%
Total	1009	100%

6/13/00

Questions 18 and 19 Percentages -- AIR FORCE ONLY:
Electronic Account Government Ledger System (EAGLS) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	52 5%	73 7%	117 11%	230 22%	435 43%	116 11%	1023 100%
EAGLS responds timely	59 6%	113 11%	178 17%	255 25%	363 36%	50 5%	1018 100%

Questions 20 to 27 Percentages -- AIR FORCE ONLY:
Bank of America Government Card Services Unit (GCSU) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
GCSU staff knowledgeable	27 3%	9 1%	25 2%	122 12%	529 52%	314 31%	1026 100%
GCSU staff positive	25 2%	7 1%	30 3%	119 12%	482 47%	363 35%	1026 100%
Trust GCSU staff	23 2%	10 1%	35 3%	134 13%	495 48%	326 32%	1023 100%
Provided understandable responses	27 3%	6 1%	35 3%	125 12%	511 50%	320 31%	1024 100%
Responses are correct	26 3%	7 1%	36 4%	156 15%	488 48%	299 30%	1012 100%
GCSU prompt attention	26 3%	11 1%	37 4%	117 11%	476 47%	352 35%	1019 100%
Satisfied with GCSU actions	27 3%	13 1%	44 4%	132 13%	467 46%	336 33%	1019 100%
First person answers questions	24 2%	31 3%	67 7%	143 14%	450 44%	302 30%	1017 100%

6/13/00

Marine Corps Responses Only

Question 1 MARINE Percentages: How long have you
been an Agency Program Coordinator (APC) for the travel card program?

Under 6 months	15	10%
6-12 months	41	27%
1-3 years	79	52%
3-6 years	15	10%
Over 6 years	1	1%
 Total	 151	 100%

Question 2 MARINE Percentages:
What Department of Defense (DoD) component or agency do you work for?

Marine Corps	155	100%
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Question 3 MARINE CORPS Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	129
Centrally-Billed (CBA)	20
Unit Card	21

Question 4 MARINE CORPS Percentages:
Do you have Internet access?

No	3	2%
Not sure	1	1%
Yes	149	97%
 Total	 153	 100%

Question 5 MARINE Counts: Which of the following
travel card products are available in your program?

IBAs Products Available	137
-------------------------	-----

Travelers Checks Products Available	23
Unit Cards Products Available	26
CBAs Products Available	21

Question 6 MARINE Percentages: On average, about how many travel card emergency applications do you process a month?

None	59	38%
1-5 applications	74	48%
6-10 applications	15	10%
Over 10 applications	6	4%
Total	154	100%

Question 7 MARINE Counts: Which of the following are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	135
Maintenance Requests Mailed / Faxed	22
Activations / Deactivations Mailed / Faxed	33
Emergency Applications Mailed / Faxed	56
ATM Limits Increase / Decrease Mailed / Faxed	9
Hierarchy Changes Mailed / Faxed	24
Dispute Forms Mailed / Faxed	2
No Documents Mailed / Faxed	13

Question 8 MARINE Percentages: How useful are the Bank of America GCSU updates you receive?

Do not get them	46	30%
Not very useful	18	12%
Adequate	57	37%
Very useful	33	21%
Total	154	100%

Question 9 MARINE Percentages: How often do you access the Electronic Account Government Ledger System (EAGLS)?

Do not have Internet access	3	2%
Never	41	27%
Monthly	54	35%

6/13/00

Weekly	40	26%
Daily	16	10%
Total	154	100%

Question 10 MARINE Percentages: About how often
each week is the EAGLS not operational when you attempt to use it?

3 or less times	87	84%
4-6 times	10	10%
7-9 times	3	3%
10 or more times	3	3%
Total	103	100%

Question 11 MARINE CORPS Counts:
Which of the following EAGLS features do you use?

Cardholder Maintenance Used For EAGLS	78
Increase ATM Limits Used For EAGLS	13
Agency Program Inquiry Used For EAGLS	38
Activate / Deactivate Accounts Used for EAGLS	58
Account Inquiry Used For EAGLS	78
Dispute Used For EAGLS	1
Hierarchy Change Used For EAGLS	26
Order Travelers Checks Used For EAGLS	1
Increase Credit Limits Used For EAGLS	23
Reporting Tool Used For EAGLS	62

Question 12 MARINE Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?

Get EAGLS Account Activity Report Via Mail	27
Get EAGLS Aging Analysis Report Via Mail	39
Get EAGLS Pre-Suspension Report Via Mail	46
Get EAGLS Cardholder List Via Mail	3
Get EAGLS Suspension Cancellation Report Via Mail	36
Get No EAGLS Reports Via Mail	34

Question 13 MARINE Percentages: While using EAGLS,
what time of day do you experience the slowest response time?

0001-0600	1	1%
0601-1200	30	30%
1201-1800	63	64%
1801-2400	5	5%
Total	99	100%

Question 14 MARINE CORPS Percentages:
Have you personally received formal training in EAGLS?

No	74	67%
Yes	36	33%
Total	110	100%

Question 15 MARINE Percentages: Does your organization
have supplements to DoD travel regulations regarding the travel card?

No	62	41%
Yes	89	59%
Total	151	100%

Question 16 MARINE Percentages: In your organization,
are government travel cards often used to purchase airline tickets?

No	125	81%
Yes	29	19%
Total	154	100%

Question 17 MARINE Percentages: Does your agency
MANDATE that travel advances be obtained using the card at an ATM?

No	41	27%
Yes	112	73%
Total	153	100%

Questions 18 and 19 Percentages -- MARINE CORPS ONLY:

EAGLS questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	25 17%	10 7%	5 3%	30 20%	61 41%	18 12%	149 100%
EAGLS responds timely	28 19%	5 3%	18 12%	31 21%	51 35%	14 10%	147 100%

Questions 20 to 27 Percentages -- MARINE CORPS ONLY:

Bank of America Government Card Services Unit (GCSU) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
GCSU staff knowledgeable	5 3%	3 2%	2 1%	10 7%	69 46%	61 41%	150 100%
GCSU staff positive	5 3%	1 1%	2 1%	11 7%	62 42%	68 46%	149 100%
Trust GCSU staff	5 3%	3 2%	2 1%	12 8%	57 38%	71 47%	150 100%
Provided understandable responses	5 3%	1 1%	5 3%	11 7%	65 44%	62 42%	149 100%
Responses are correct	7 5%	2 1%	1 1%	13 9%	66 44%	60 40%	149 100%
GCSU prompt attention	6 4%	2 1%	6 4%	8 5%	61 40%	68 45%	151 100%
Satisfied with GCSU actions	6 4%		6 4%	11 7%	57 38%	69 46%	149 100%
First person answers questions	5 3%	2 1%	8 5%	19 13%	60 40%	56 37%	150 100%

DoD Agency Responses Only

Question 1 DOD AGENCY percentages: How long have you
been an Agency Program Coordinator (APC) for the travel card program?

Under 6 months	6	5%
6-12 months	19	15%
1-3 years	49	39%
3-6 years	37	29%
Over 6 years	16	13%
 Total	 127	 100%

Question 2 DOD AGENCY Percentages:
What Department of Defense (DoD) component or agency do you work for?

DoD Agency	139	100%
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Question 3 DOD AGENCY Counts:
What kind of accounts do you typically manage?

Individually-Billed (IBA)	118
Centrally-Billed (CBA)	57
Unit Card	16

Question 4 DOD AGENCY Percentages:
Do you have Internet access?

No	10	7%
Not sure	1	1%
Yes	126	92%
 Total	 137	 100%

Question 5 DOD AGENCY Counts: Which of the following
travel card products are available in your program?

IBAs Products Available	129
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Travelers Checks Products Available	17
Unit Cards Products Available	16
CBAs Products Available	63

Question 6 DOD AGENCY Percentages: On average, about how many travel card emergency applications do you process a month?

None	46	34%
1-5 applications	72	54%
6-10 applications	7	5%
Over 10 applications	9	7%
Total	134	100%

Question 7 DOD AGENCY Counts: Which of the following are you now mailing or faxing to the Bank of America GCSU?

Standard Applications Mailed / Faxed	119
Maintenance Requests Mailed / Faxed	27
Activations / Deactivations Mailed / Faxed	30
Emergency Applications Mailed / Faxed	69
ATM Limits Increase / Decrease Mailed / Faxed	22
Hierarchy Changes Mailed / Faxed	36
Dispute Forms Mailed / Faxed	30
No Documents Mailed / Faxed	10

Question 8 DOD AGENCY Percentages: How useful are the Bank of America GCSU updates you receive?

Do not get them	55	41%
Not very useful	7	5%
Adequate	47	35%
Very useful	24	18%
Total	133	100%

Question 9 DOD AGENCY Percentages: How often do you access the Electronic Account Government Ledger System (EAGLS)?

Do not have Internet access	7	5%
Never	35	26%
Monthly	34	25%

6/13/00

Weekly	35	26%
Daily	23	17%
Total	134	100%

Question 10 DOD AGENCY Percentages: About how often
each week is the EAGLS not operational when you attempt to use it?

3 or less times	73	82%
4-6 times	10	11%
7-9 times	4	4%
10 or more times	2	2%
Total	89	100%

Question 11 DOD AGENCY Counts:
Which of the following EAGLS features do you use?

Cardholder Maintenance Used For EAGLS	67
Increase ATM Limits Used For EAGLS	22
Agency Program Inquiry Used For EAGLS	39
Activate / Deactivate Accounts Used for EAGLS	48
Account Inquiry Used For EAGLS	78
Dispute Used For EAGLS	5
Hierarchy Change Used For EAGLS	22
Order Travelers Checks Used For EAGLS	1
Increase Credit Limits Used For EAGLS	22
Reporting Tool Used For EAGLS	62

Question 12 DOD AGENCY Counts: Which of the following
EAGLS reports do you receive via U.S. Postal Service mail?

Get EAGLS Account Activity Report Via Mail	52
Get EAGLS Aging Analysis Report Via Mail	37
Get EAGLS Pre-Suspension Report Via Mail	57
Get EAGLS Cardholder List Via Mail	41
Get EAGLS Suspension Cancellation Report Via Mail	41
Get No EAGLS Reports Via Mail	22

Question 13 DOD AGENCY Percentages: While using EAGLS,
what time of day do you experience the slowest response time?

0001-0600	1	1%
0601-1200	22	26%
1201-1800	60	71%
1801-2400	2	2%
Total	85	100%

Question 14 DOD AGENCY Percentages:
Have you personally received formal training in EAGLS?

No	27	28%
Yes	68	72%
Total	95	100%

Question 15 DOD AGENCY Percentages: Does your
organization have supplements to DoD travel regulations for the card?

No	50	40%
Yes	75	60%
Total	125	100%

Question 16 DOD AGENCY Percentages: In your
organization, are travel cards often used to purchase airline tickets?

No	62	46%
Yes	73	54%
Total	135	100%

Question 17 DOD AGENCY Percentages: Does your agency
MANDATE that travel advances be obtained using the card at an ATM?

No	36	28%
Yes	94	72%
Total	130	100%

6/13/00

Questions 18 and 19 Percentages -- DOD AGENCY ONLY:
Electronic Account Government Ledger System (EAGLS) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
EAGLS is a reliable tool	18 14%	12 9%	8 6%	27 21%	47 36%	18 14%	130 100%
EAGLS responds timely	20 16%	15 12%	16 13%	37 29%	32 25%	8 6%	128 100%

Questions 20 to 27 Percentages -- DOD AGENCY ONLY:
Bank of America Government Card Services Unit (GCSU) questions

	Not Appli- cable	Strong- ly Dis- agree	Dis- agree	Neutral	Agree	Strong- ly Agree	Total
GCSU staff knowledgeable	2 2%	4 3%	2 2%	21 16%	66 50%	38 29%	133 100%
GCSU staff positive	2 2%	3 2%	10 8%	17 13%	63 48%	37 28%	132 100%
Trust GCSU staff	2 2%	5 4%	9 7%	20 15%	56 43%	38 29%	130 100%
Provided understandable responses	3 2%	4 3%	8 6%	19 15%	56 43%	40 31%	130 100%
Responses are correct	3 2%	4 3%	10 8%	21 16%	55 42%	37 28%	130 100%
GCSU prompt attention	3 2%	6 5%	8 6%	14 11%	56 43%	43 33%	130 100%
Satisfied with GCSU actions	3 2%	7 5%	9 7%	16 12%	59 45%	38 29%	132 100%
First person answers questions	3 2%	3 2%	12 9%	18 14%	62 47%	33 25%	131 100%

6/13/00

Counts, Means and Standard Deviations by Service / Agency

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Total Responses	2369	566	463	1046	155	139
Been an APC for:						
Mean	2.85	3.01	2.83	2.74	2.64	3.30
Standard Deviation	1.02	1.07	1.01	.99	.82	1.03
Have Internet access						
Mean	1.98	1.99	1.98	2.00	1.98	1.93
Standard Deviation	.12	.12	.15	.07	.14	.26
Emergency applications a month						
Mean	1.79	1.90	1.82	1.70	1.79	1.84
Standard Deviation	.73	.82	.68	.67	.77	.80
GCSU updates usefulness						
Mean	2.16	2.05	2.17	2.20	2.14	2.22
Standard Deviation	.63	.61	.63	.63	.68	.60
How often access EAGLS						
Mean	1.76	1.85	1.75	1.72	1.65	1.88
Standard Deviation	.72	.76	.69	.70	.72	.78
EAGLS is not operational						
Mean	1.23	1.30	1.09	1.25	1.24	1.27
Standard Deviation	.60	.69	.37	.61	.65	.65
Slowest response time for EAGLS						
Mean	2.67	2.72	2.65	2.64	2.73	2.74
Standard Deviation	.53	.50	.53	.54	.57	.52
Received EAGLS training						
Mean	1.45	1.51	1.36	1.45	1.33	1.72
Standard Deviation	.50	.50	.48	.50	.47	.45
Have travel reg supplements?						
Mean	1.52	1.61	1.52	1.46	1.59	1.60
Standard Deviation	.50	.49	.50	.50	.49	.49
Use card for airline tickets?						
Mean	1.29	1.27	1.13	1.36	1.19	1.54
Standard Deviation	.46	.44	.33	.48	.39	.50
Must use card at ATM?						

6/13/00

Mean	1.69	1.65	1.79	1.67	1.73	1.72
Standard Deviation	.46	.48	.41	.47	.44	.45

(continued)

VISA Agency Program Coordinator (APC) Survey
Question Counts, Means and Standard Deviations by Agency

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Total Responses	2369	566	463	1046	155	139
EAGLS is a reliable tool						
Mean	3.40	3.16	3.60	3.42	3.58	3.46
Standard Deviation	1.11	1.18	1.04	1.08	1.05	1.17
EAGLS responds timely						
Mean	3.10	2.85	3.43	3.06	3.43	3.02
Standard Deviation	1.14	1.19	1.06	1.11	1.02	1.14
GCSU staff knowledgeable						
Mean	4.09	3.93	4.19	4.12	4.26	4.01
Standard Deviation	.79	.79	.74	.78	.82	.89
GCSU staff positive						
Mean	4.11	3.93	4.19	4.16	4.35	3.93
Standard Deviation	.82	.82	.82	.80	.74	.97
Trust GCSU staff						
Mean	4.05	3.83	4.17	4.09	4.32	3.88
Standard Deviation	.87	.91	.81	.83	.85	1.04
Provided understandable responses						
Mean	4.07	3.90	4.17	4.11	4.26	3.94
Standard Deviation	.81	.82	.75	.79	.80	1.00
Responses are correct						
Mean	4.02	3.83	4.15	4.05	4.27	3.87
Standard Deviation	.83	.81	.78	.82	.77	1.02
GCSU prompt attention						
Mean	4.10	3.94	4.19	4.13	4.29	3.96
Standard Deviation	.85	.83	.79	.84	.86	1.06
Satisfied with GCSU actions						
Mean	4.04	3.84	4.14	4.08	4.32	3.87
Standard Deviation	.89	.90	.85	.87	.79	1.09
First person answers questions						
Mean	3.90	3.70	4.03	3.93	4.10	3.86
Standard Deviation	.96	.93	.88	1.00	.93	.99

Multiple Responses Allowed Questions' Response Breakdowns by Service / Agency

APC Survey -- Question 3 (Multiple Responses Allowed)

What kind of accounts do you typically manage?

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Manage IBAs Accounts	2013	513	405	848	129	118
Manage CBAs Accounts	377	82	64	154	20	57
Manage Unit Card Accounts	340	40	46	217	21	16

APC Survey -- Question 5 (Multiple Responses Allowed)

Which of the following travel card products are available in your program?

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
IBAs Products Available	2078	518	417	877	137	129
Travelers Checks Products Available	267	90	60	77	23	17
Unit Cards Products Available	359	58	36	223	26	16
CBAs Products Available	433	99	63	187	21	63

APC Survey -- Question 7 (Multiple Responses Allowed)

Which of the following are you mailing or faxing to the BoA GCSU?

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Standard Applications Mailed / Faxed	2161	514	433	960	135	119
Maintenance Requests Mailed / Faxed	455	125	66	215	22	27
Activations / Deactivations Mailed / Faxed	664	172	130	299	33	30
Emergency Applications Mailed / Faxed	1113	305	204	479	56	69
ATM Limits Increase / Decrease						

6/13/00

Mailed / Faxed	301	81	64	125	9	22
Hierarchy Changes Mailed / Faxed	559	136	94	269	24	36
Dispute Forms Mailed / Faxed	111	41	15	23	2	30
No Documents Mailed / Faxed	136	29	16	68	13	10

APC Survey -- Question 11 (Multiple Responses Allowed)
Which of the following EAGLS features do you use?

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Cardholder Maintenance Used For EAGLS	1312	323	262	582	78	67
Increase ATM Limits Used For EAGLS	264	61	63	105	13	22
Agency Program Inquiry Used For EAGLS	726	171	157	321	38	39
Activate / Deactivate Accounts Used for EAGLS	1018	243	214	455	58	48
Account Inquiry Used For EAGLS	1562	356	311	739	78	78
Dispute Used For EAGLS	30	11	5	8	1	5
Hierarchy Change Used For EAGLS	446	101	62	235	26	22
Order Travelers Checks Used For EAGLS	8	.	2	4	1	1
Increase Credit Limits Used For EAGLS	360	81	83	151	23	22
Reporting Tool Used For EAGLS	1177	296	202	555	62	62

APC Survey -- Question 12 (Multiple Responses Allowed)
Which of the following EAGLS reports do you receive via U.S. mail?

	Total	DoD component				
		Army	Navy	Air Force	Marine Corps	DoD Agency
Get EAGLS Account Activity Report Via Mail	389	50	87	173	27	52
Get EAGLS Aging Analysis Report Via Mail	621	155	99	291	39	37
Get EAGLS Pre-Suspension Report Via Mail	955	214	221	417	46	57
Get EAGLS Cardholder List Via Mail	167	22	32	69	3	41

6/13/00

Get EAGLS Suspension Cancellation Report Via Mail	614	140	152	245	36	41
Get No EAGLS Reports Via Mail	501	147	72	226	34	22

Appendix C

Cover Letter, Instructions Page, Questionnaire and Comments Sheet Used

Appendix D

Bar Charts

Appendix E

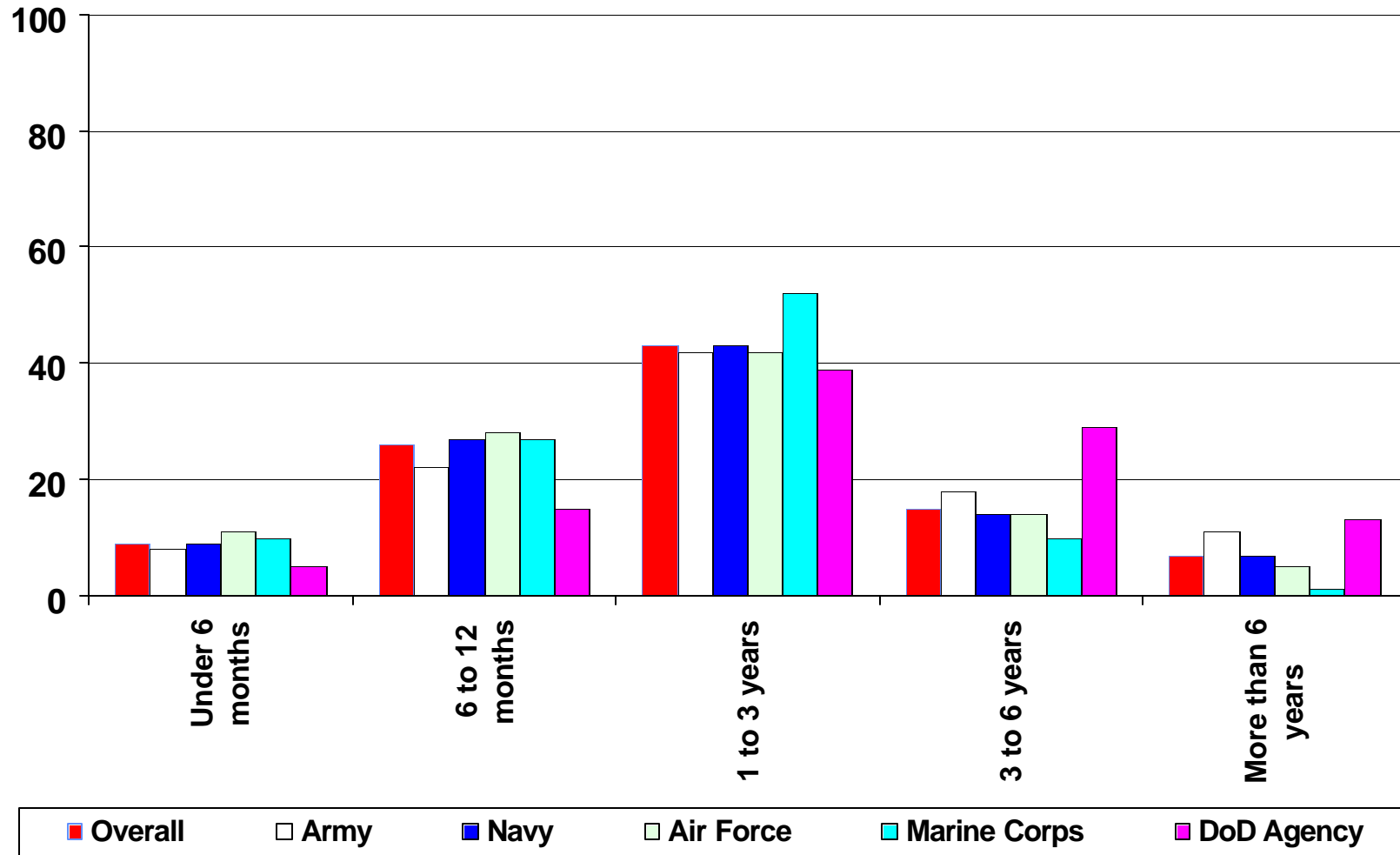
Analysis of Written Comments

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Question 1 Percentages:

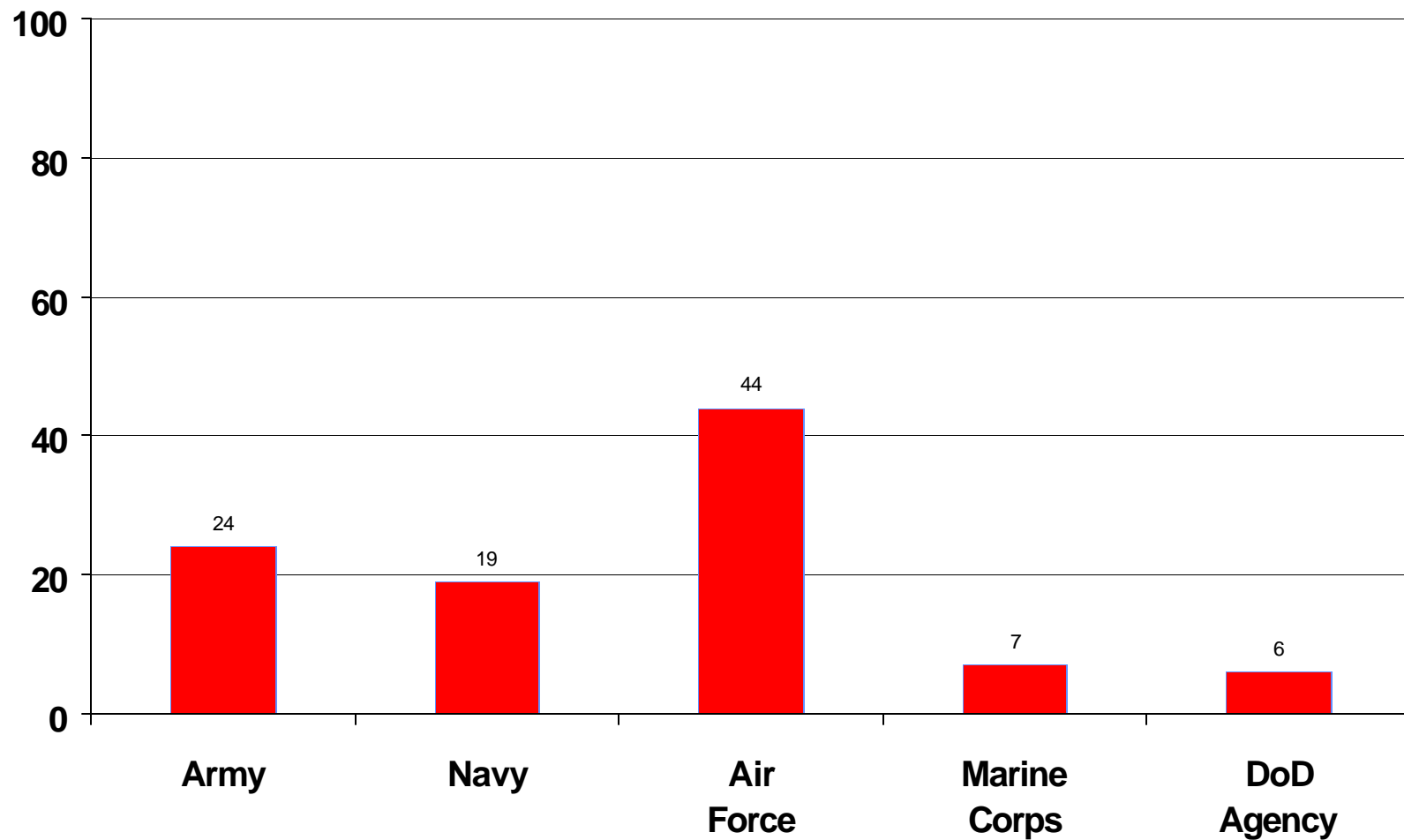
How long have you been an Agency Program Coordinator (APC) for the travel card program?

(Note: Percentages shown include only those respondents NOW working as coordinators.)



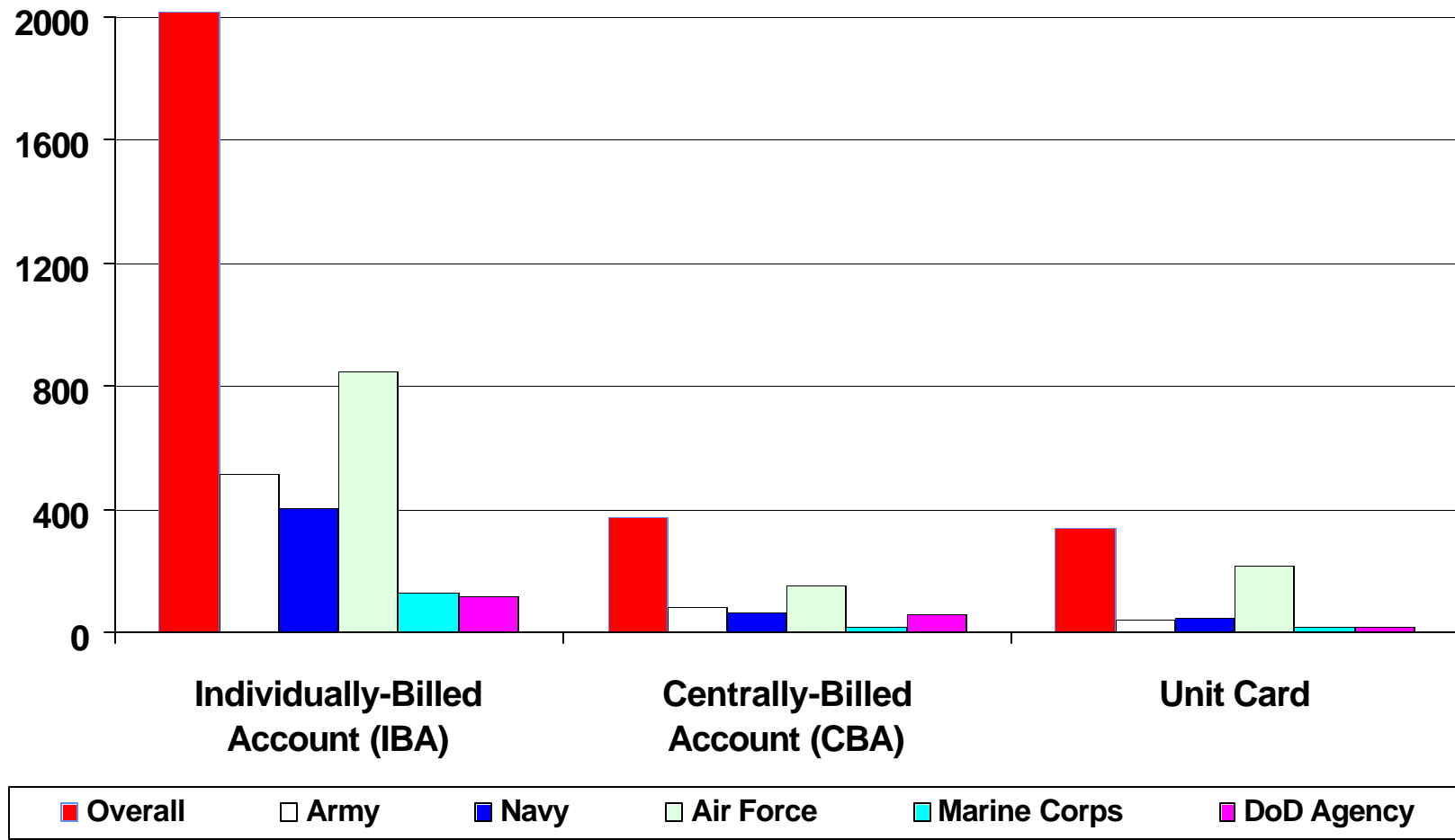
Question 2 Percentages:

What Department of Defense (DoD) component do you work for?



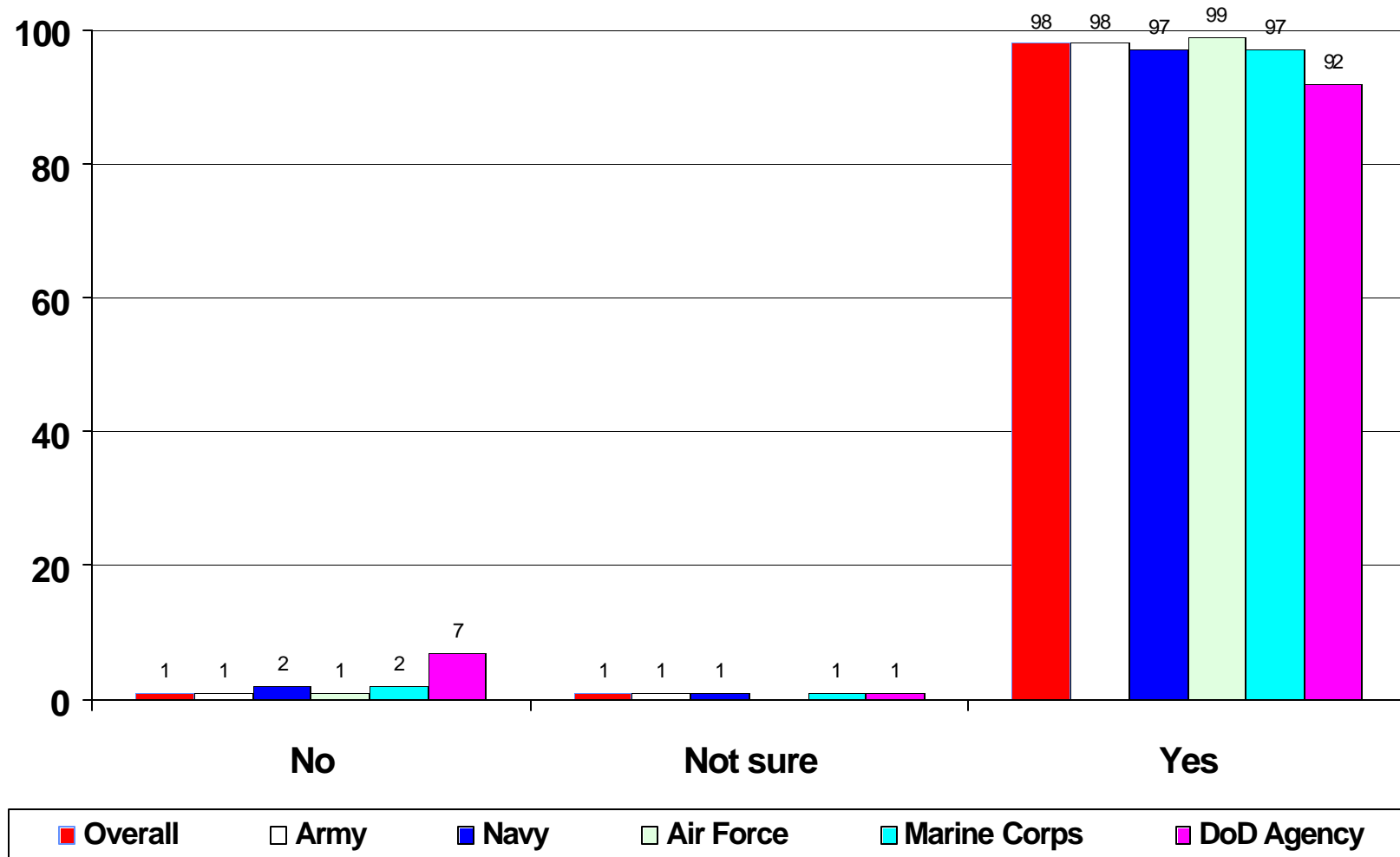
Question 3 Counts:**What kind of accounts
do you typically manage?**

(Mark all that apply.)



Question 4 Percentages:

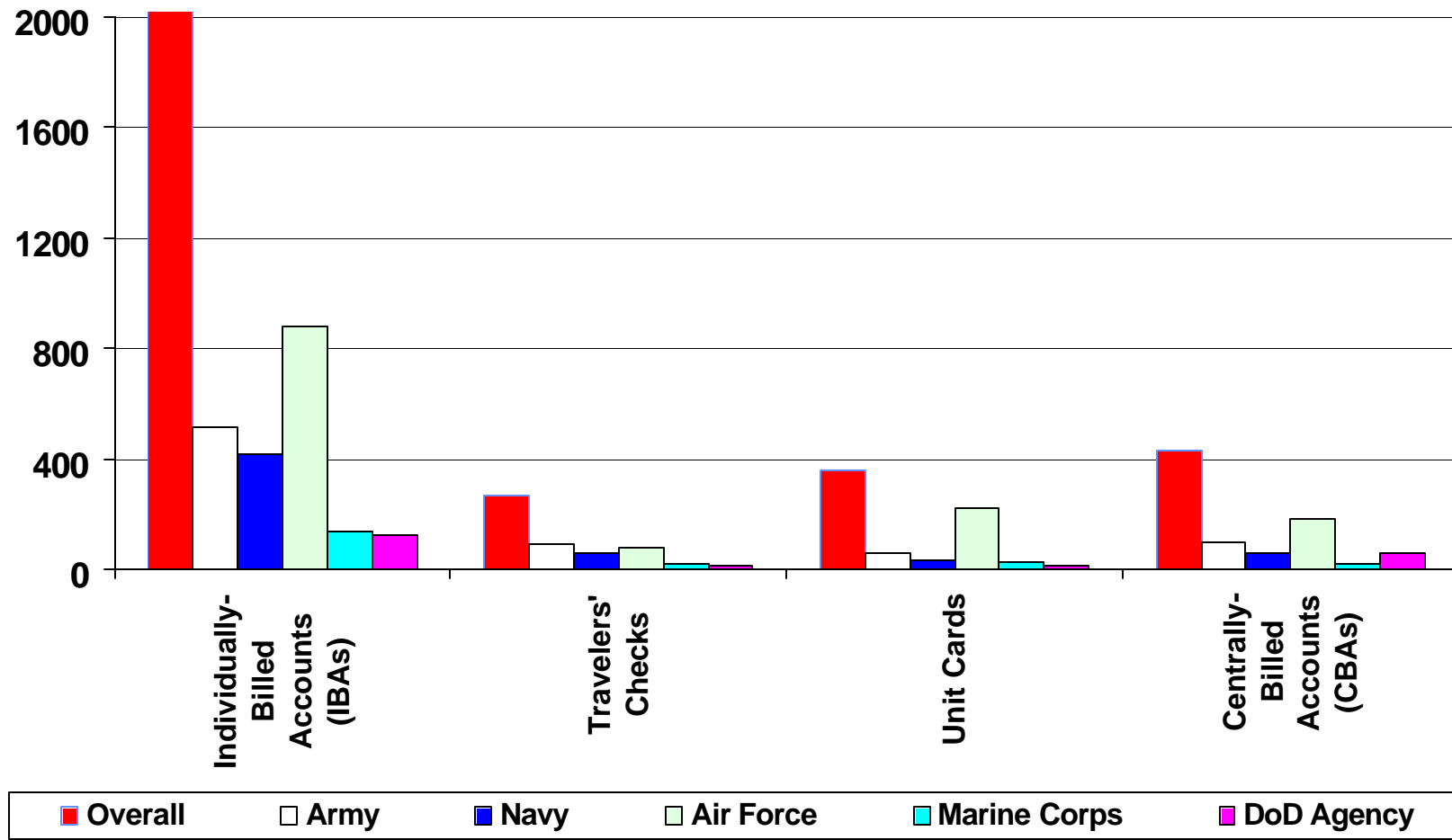
Do you have Internet access?



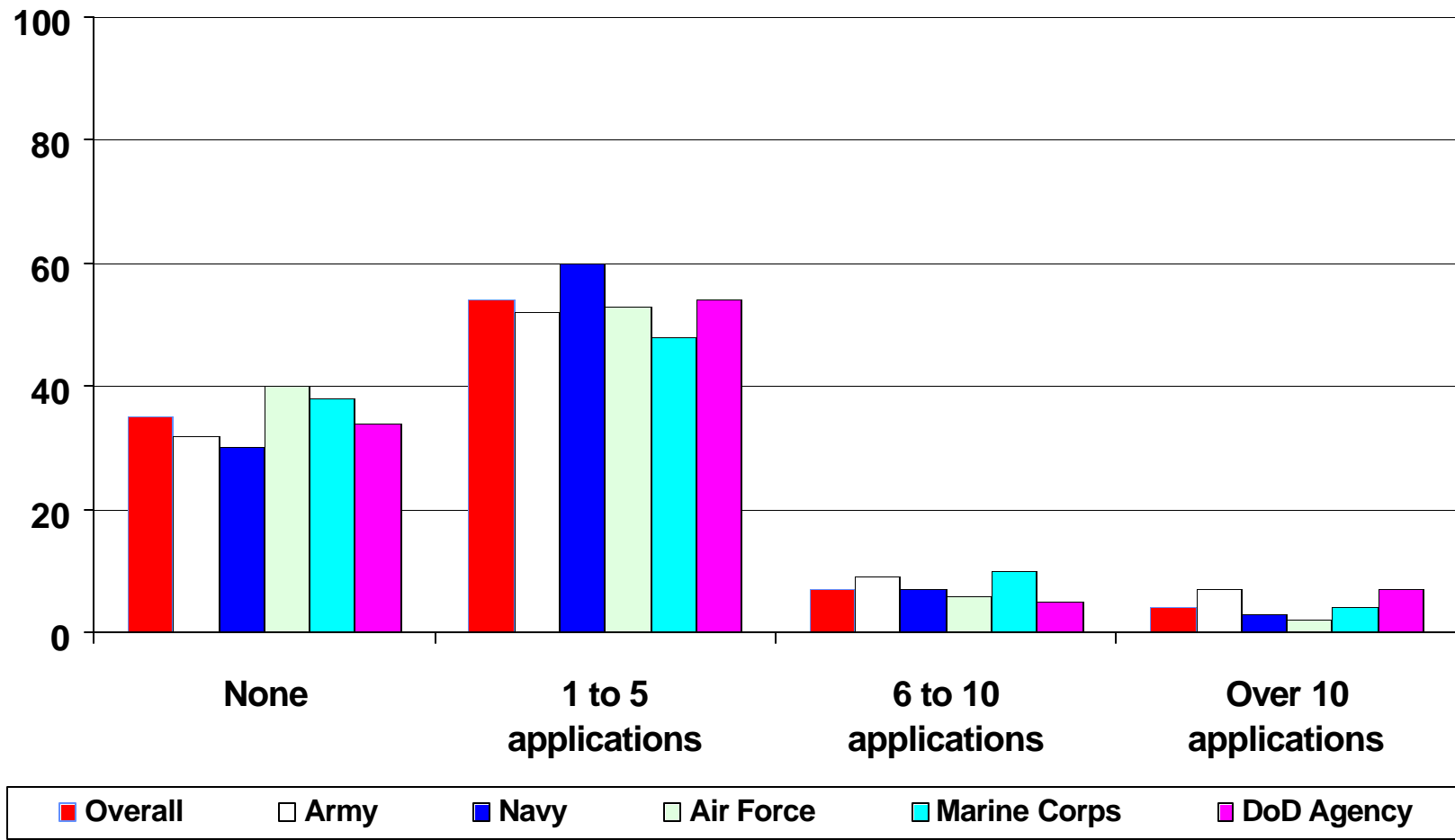
Question 5 Counts:

Which of the following travel card products are available in your program?

(Mark all that apply.)



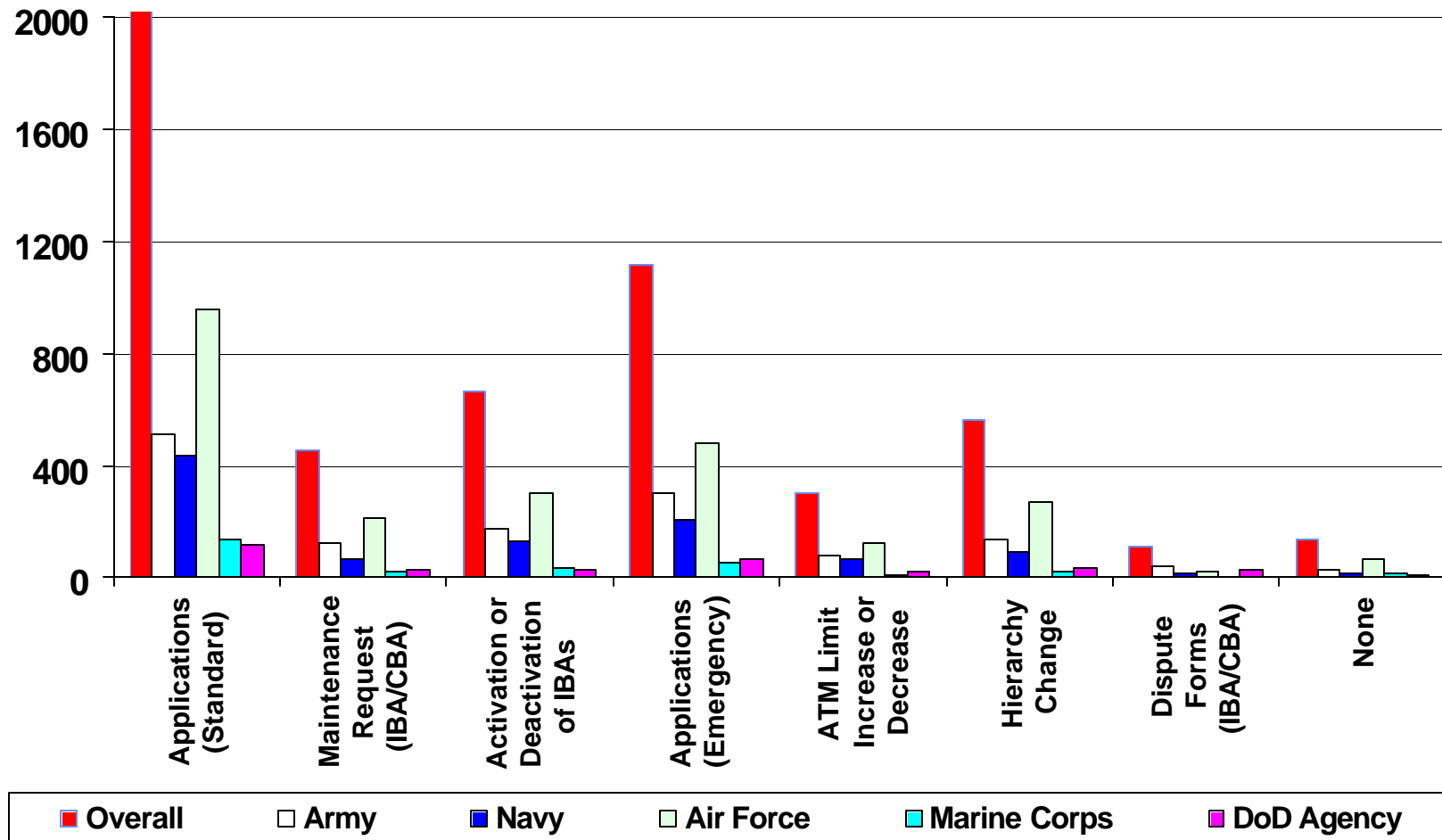
Question 6 Percentages:
On average, about how many travel card
emergency applications do you process a month
for employees traveling who do not have a card?



Question 7 Counts:

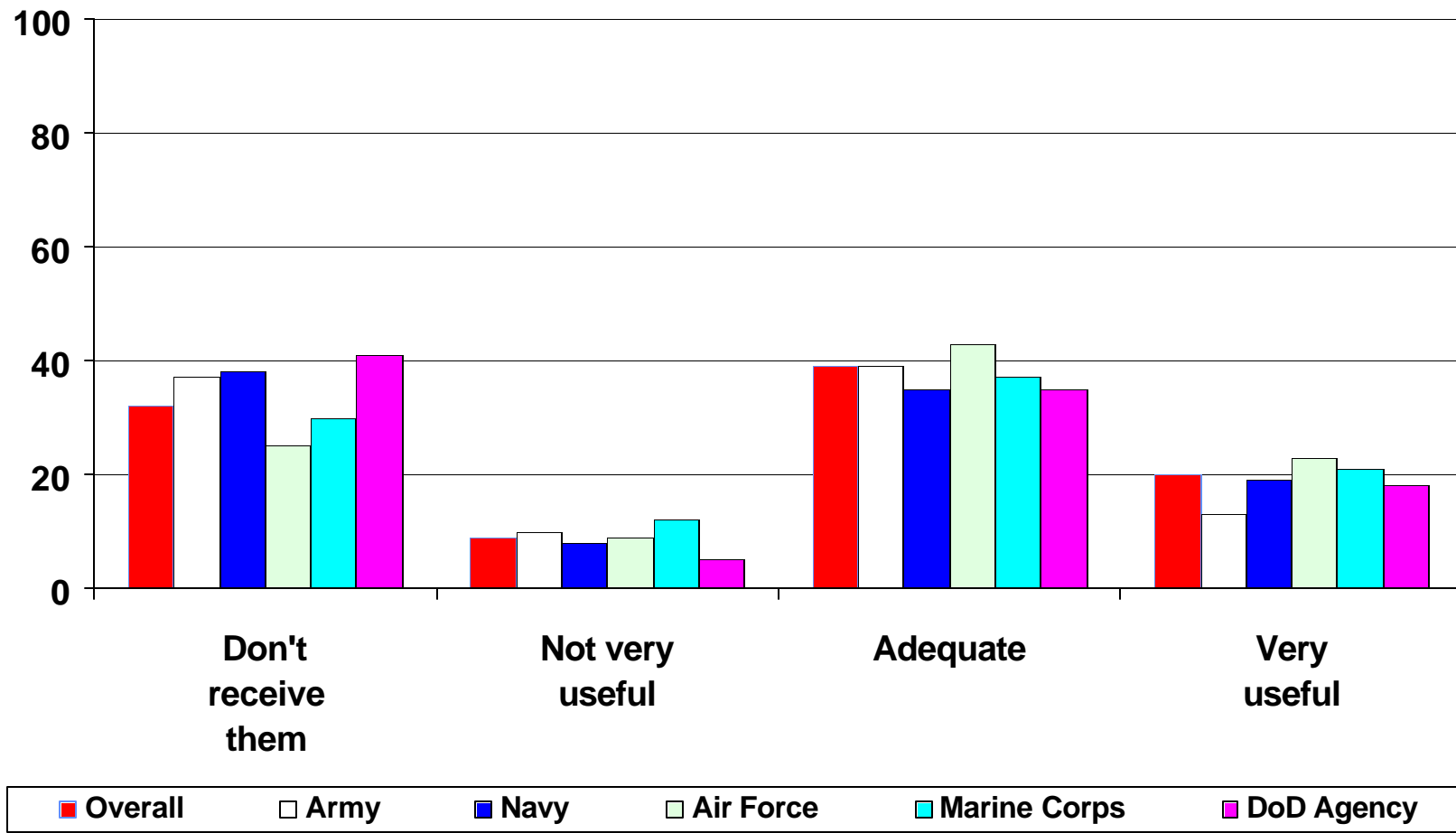
Which of the following documents are you now mailing or faxing to the Bank of America Government Card Services Unit (GCSU)?

(Mark all that apply.)

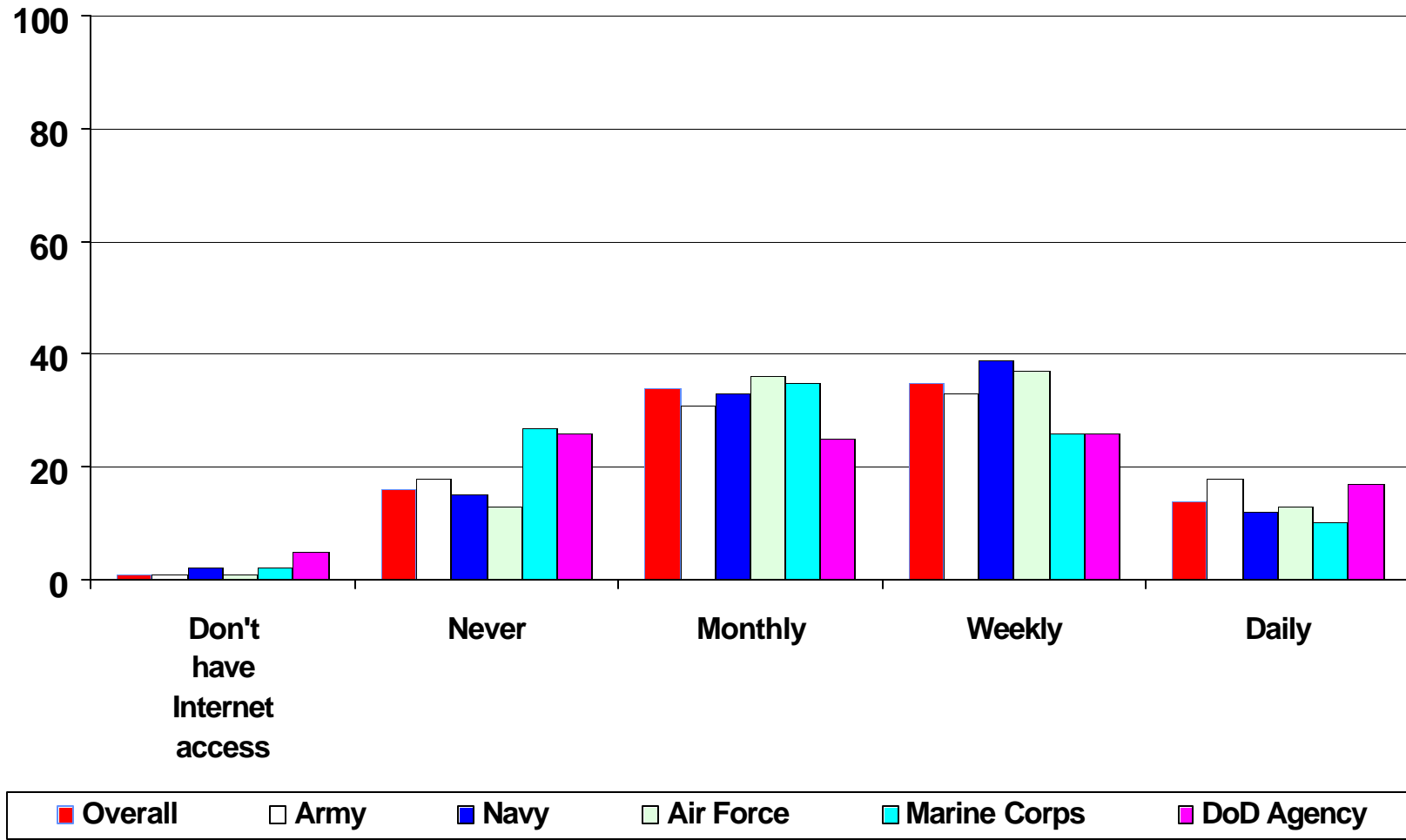


Question 8 Percentages:

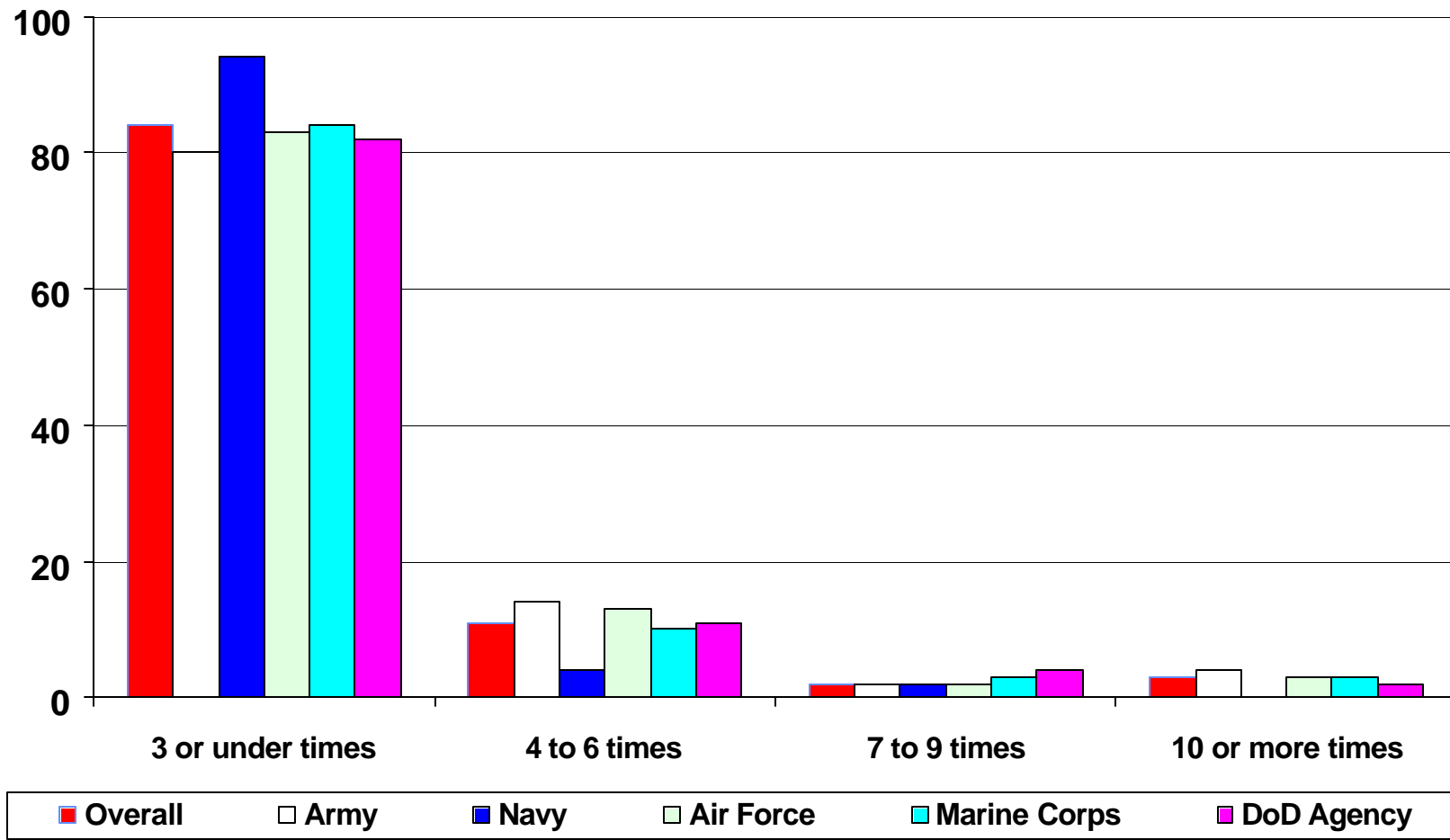
How useful are the Bank of America Government Card Services Unit (GCSU) updates you receive?



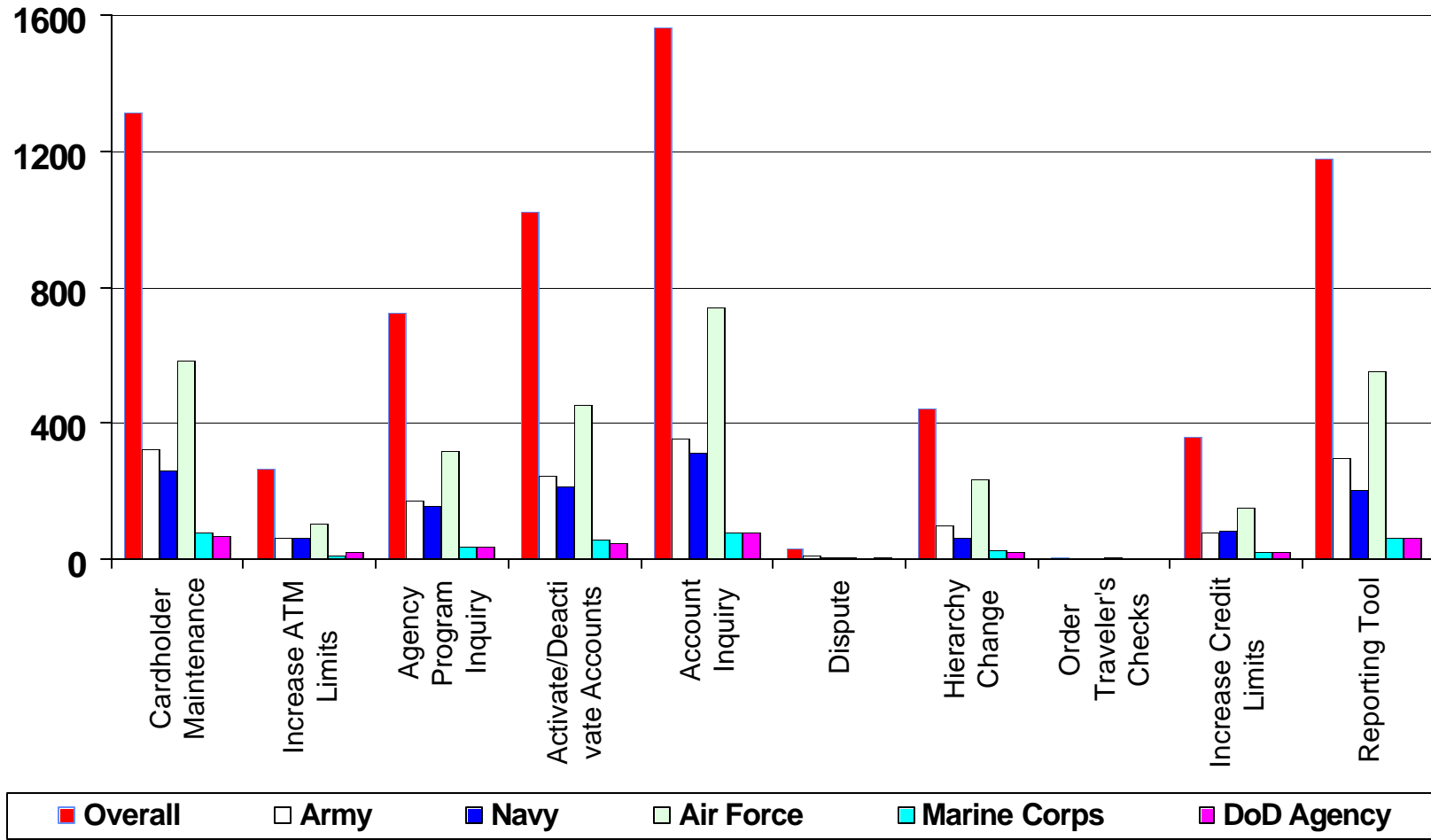
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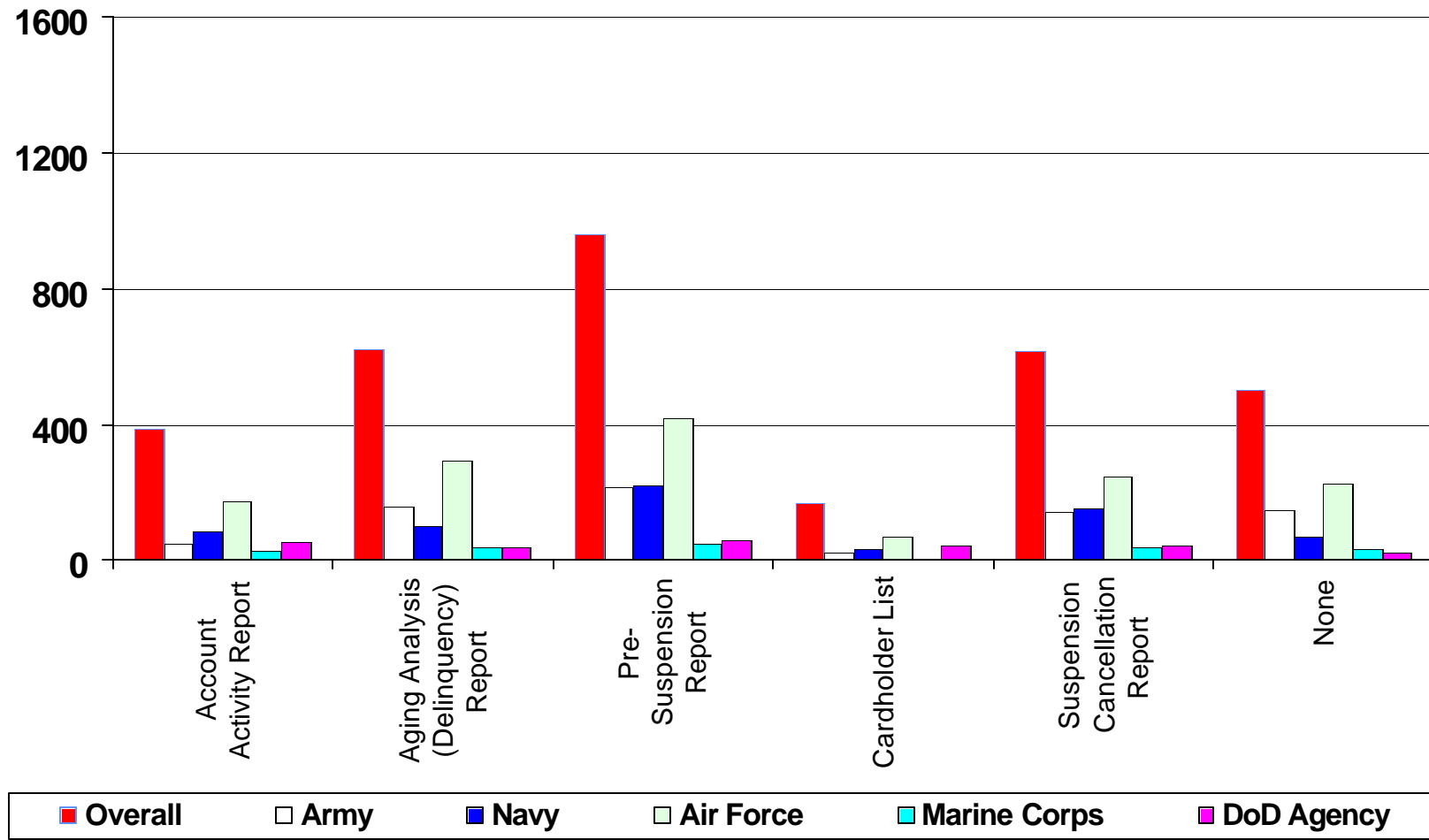


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 (Mark all that apply.)



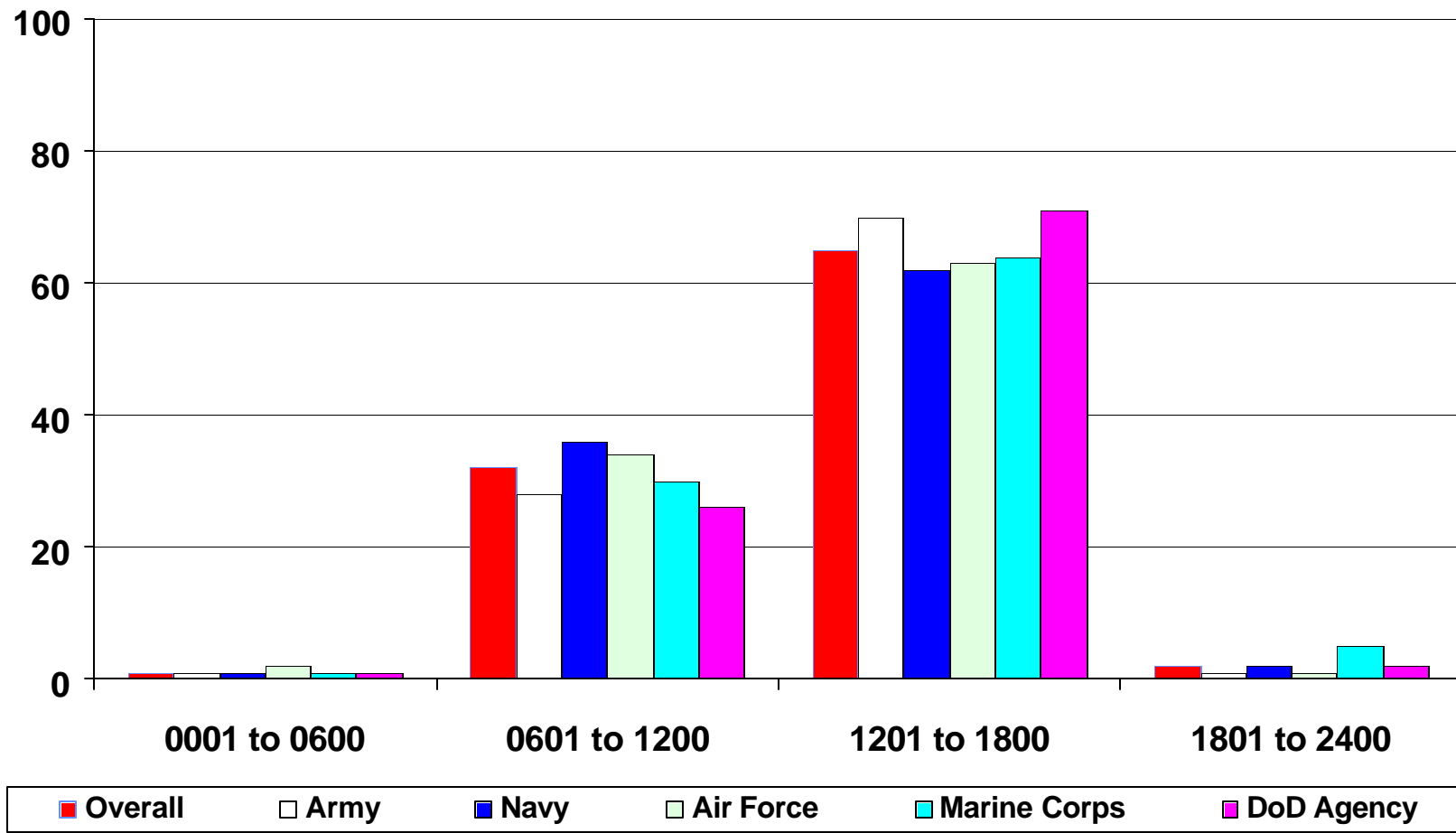
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Which of the following Electronic Account Ledger System (EAGLS) reports do you receive via U.S. Postal Service mail?
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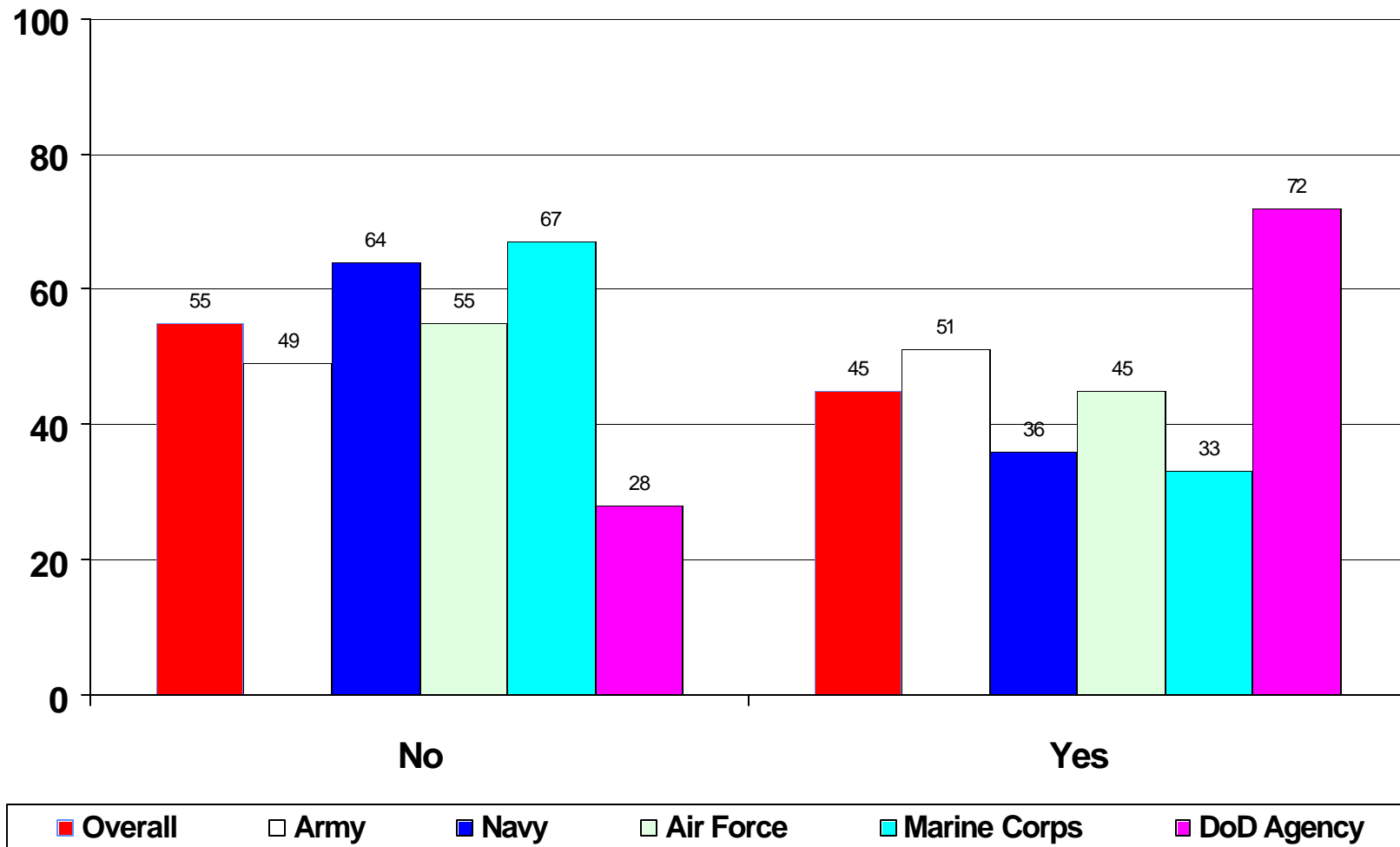


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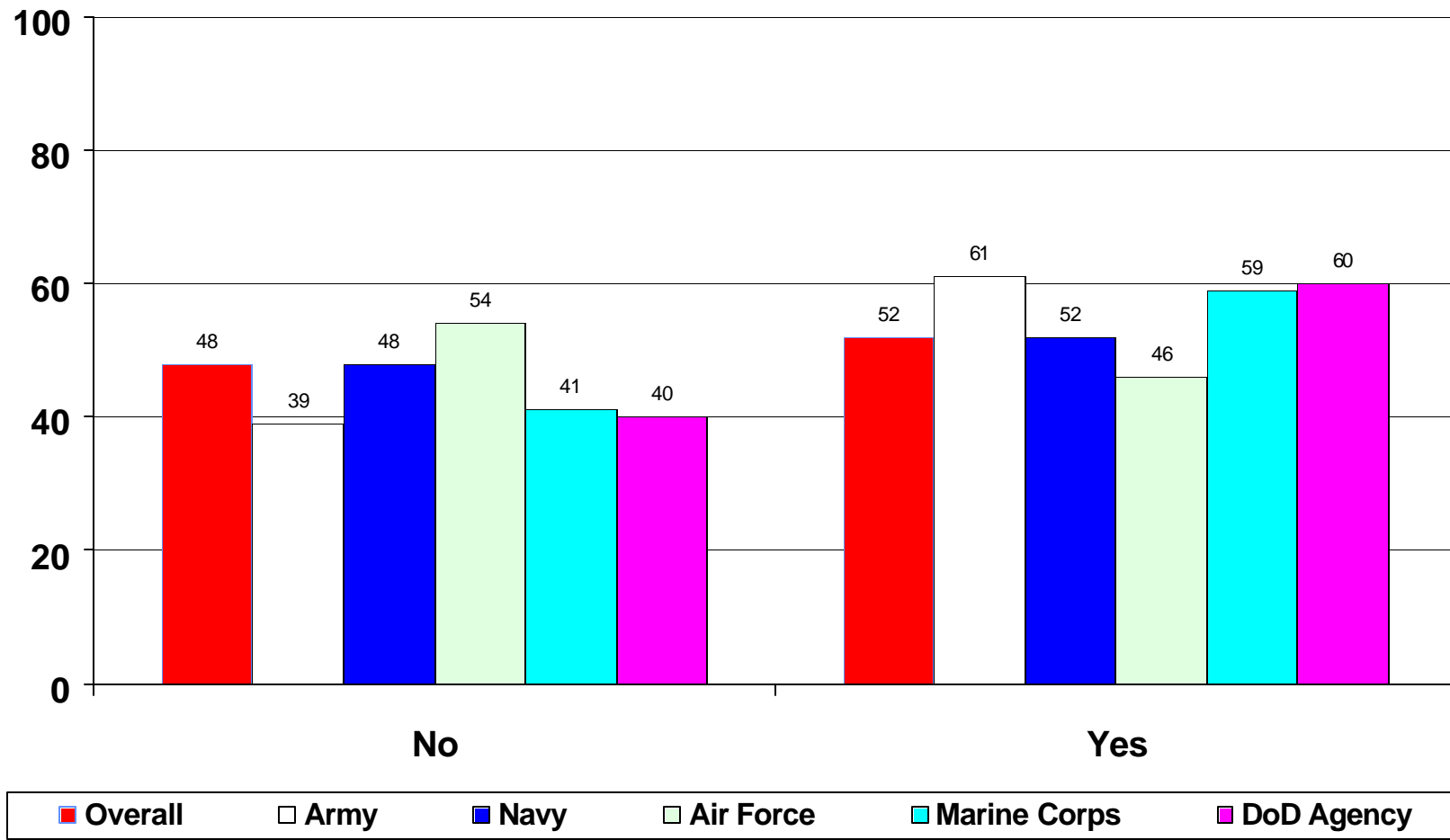
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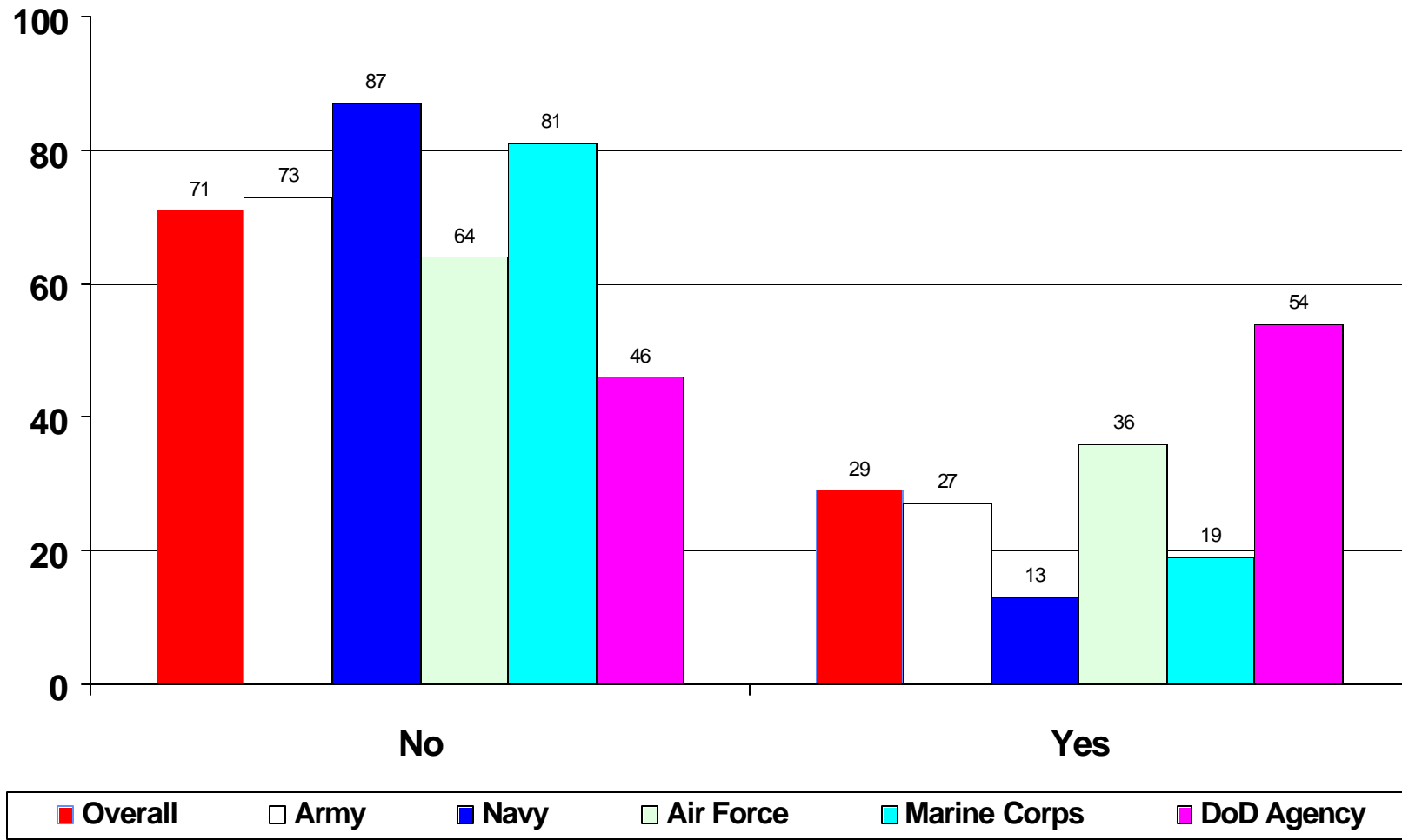


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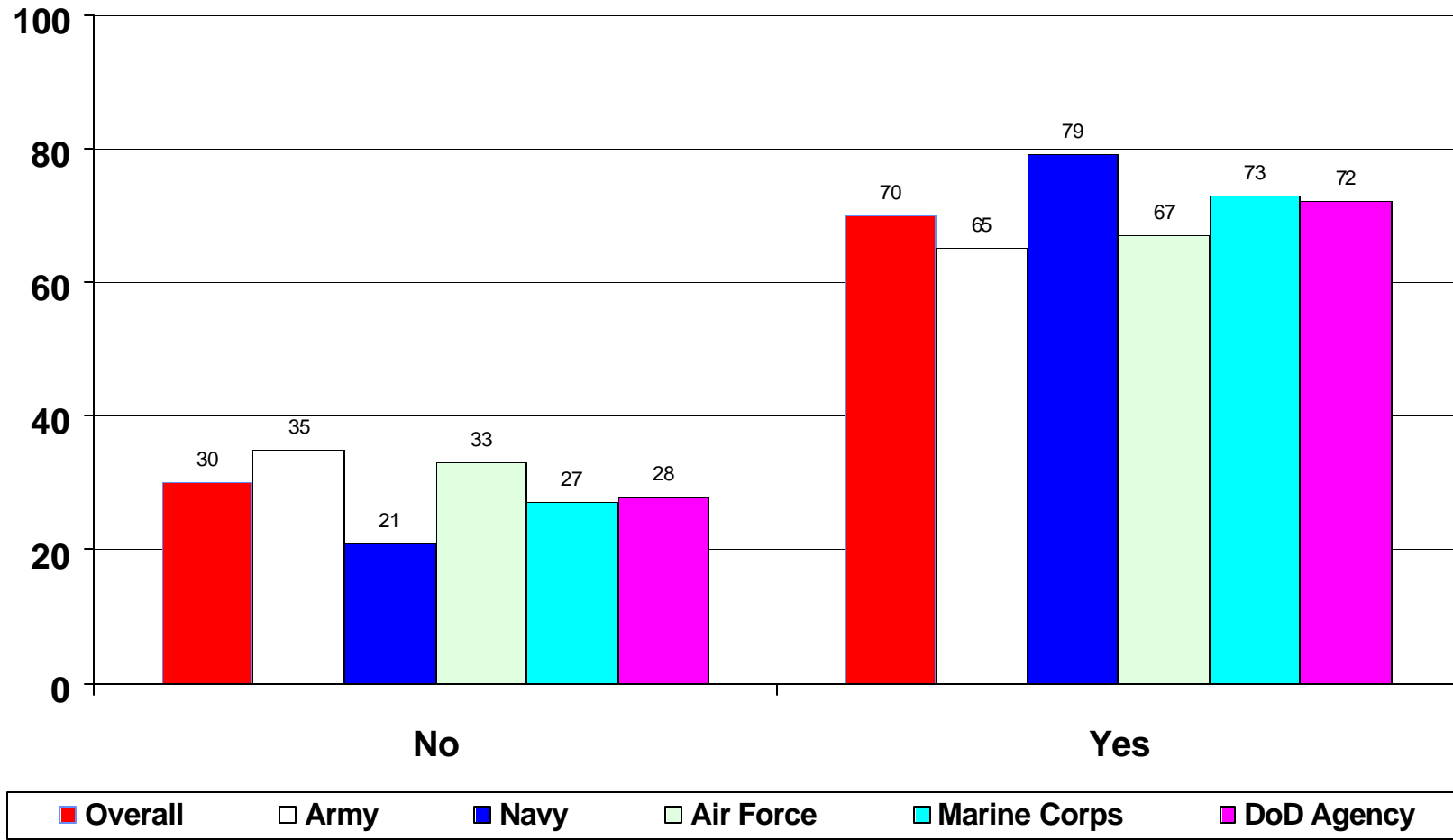
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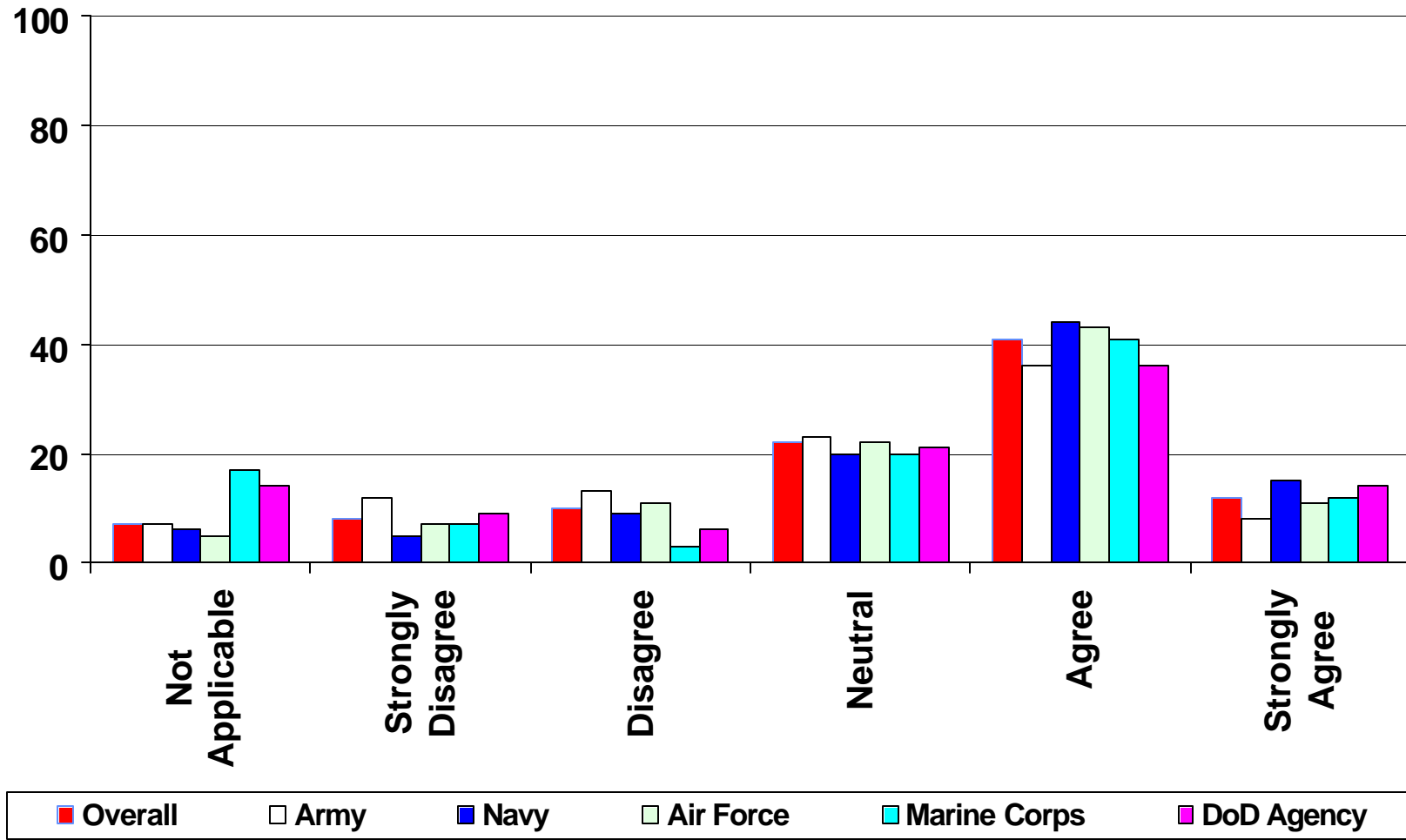


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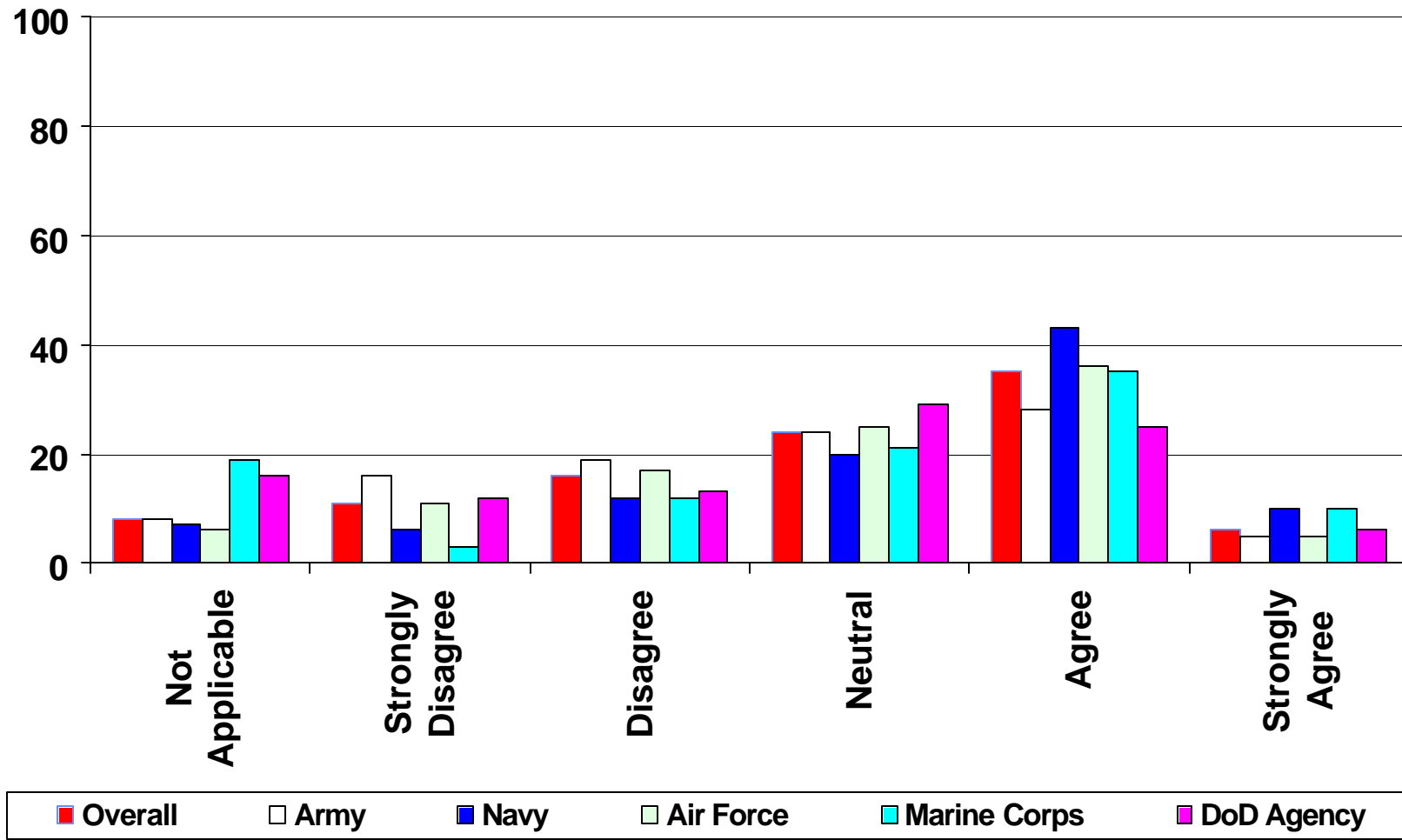
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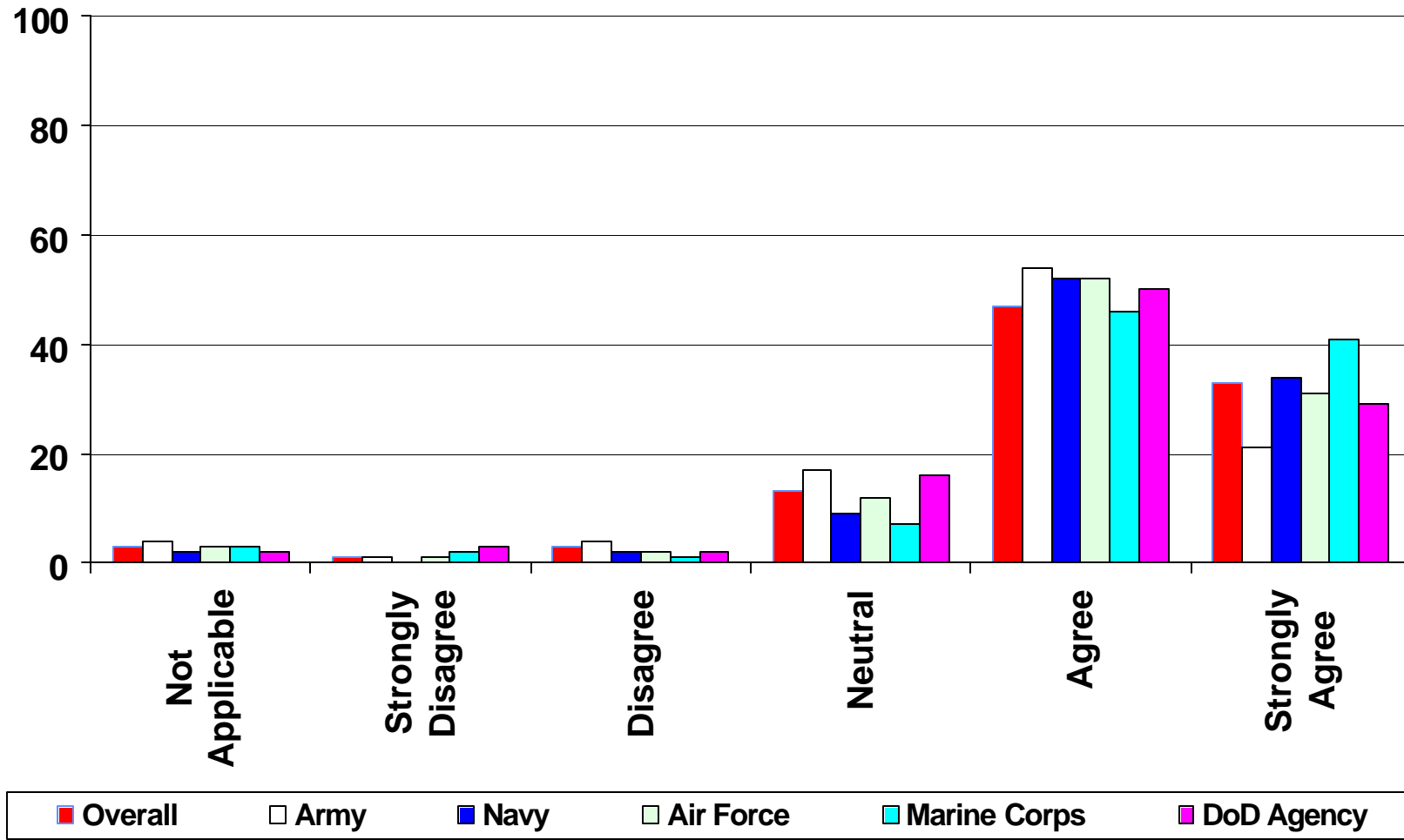
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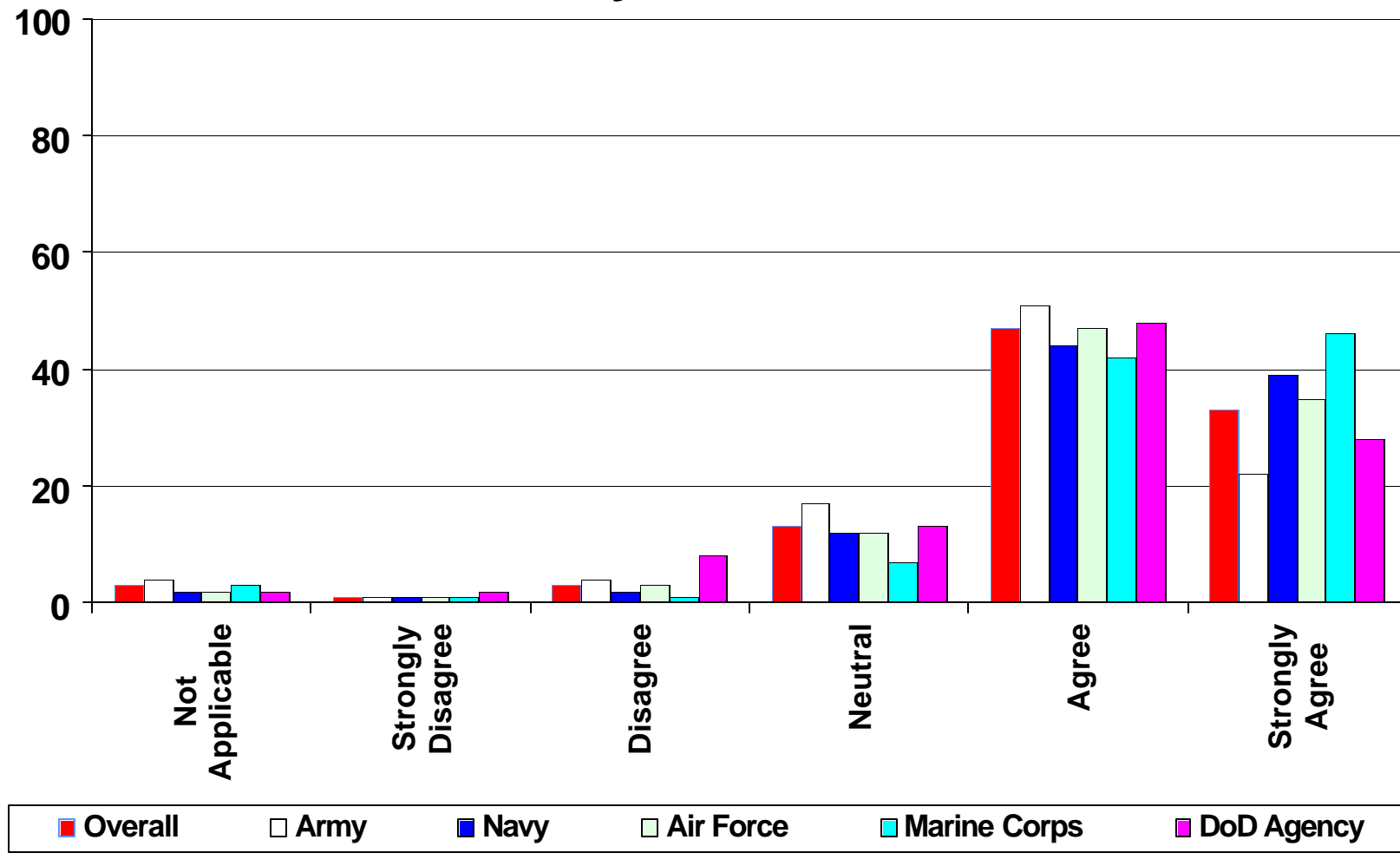
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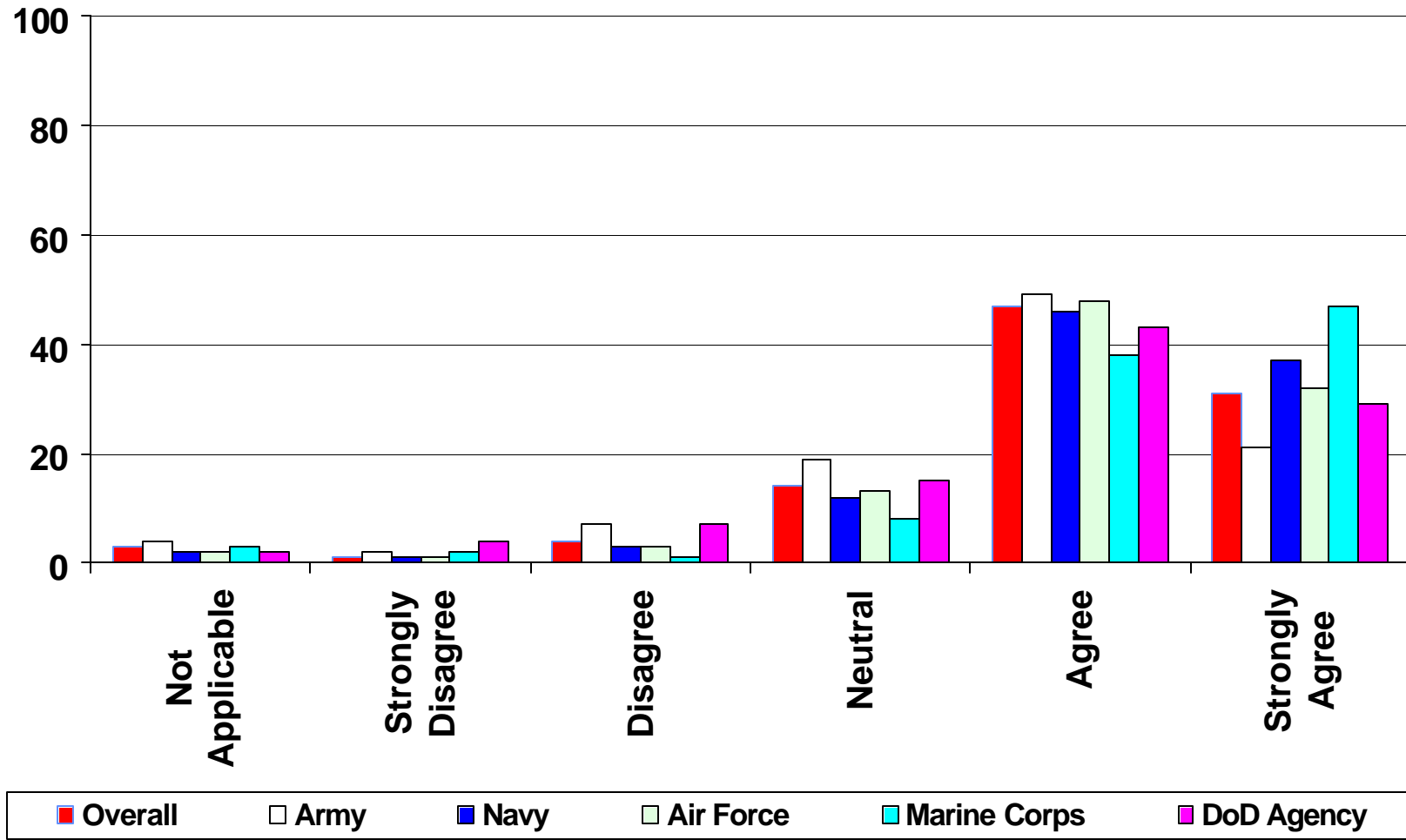
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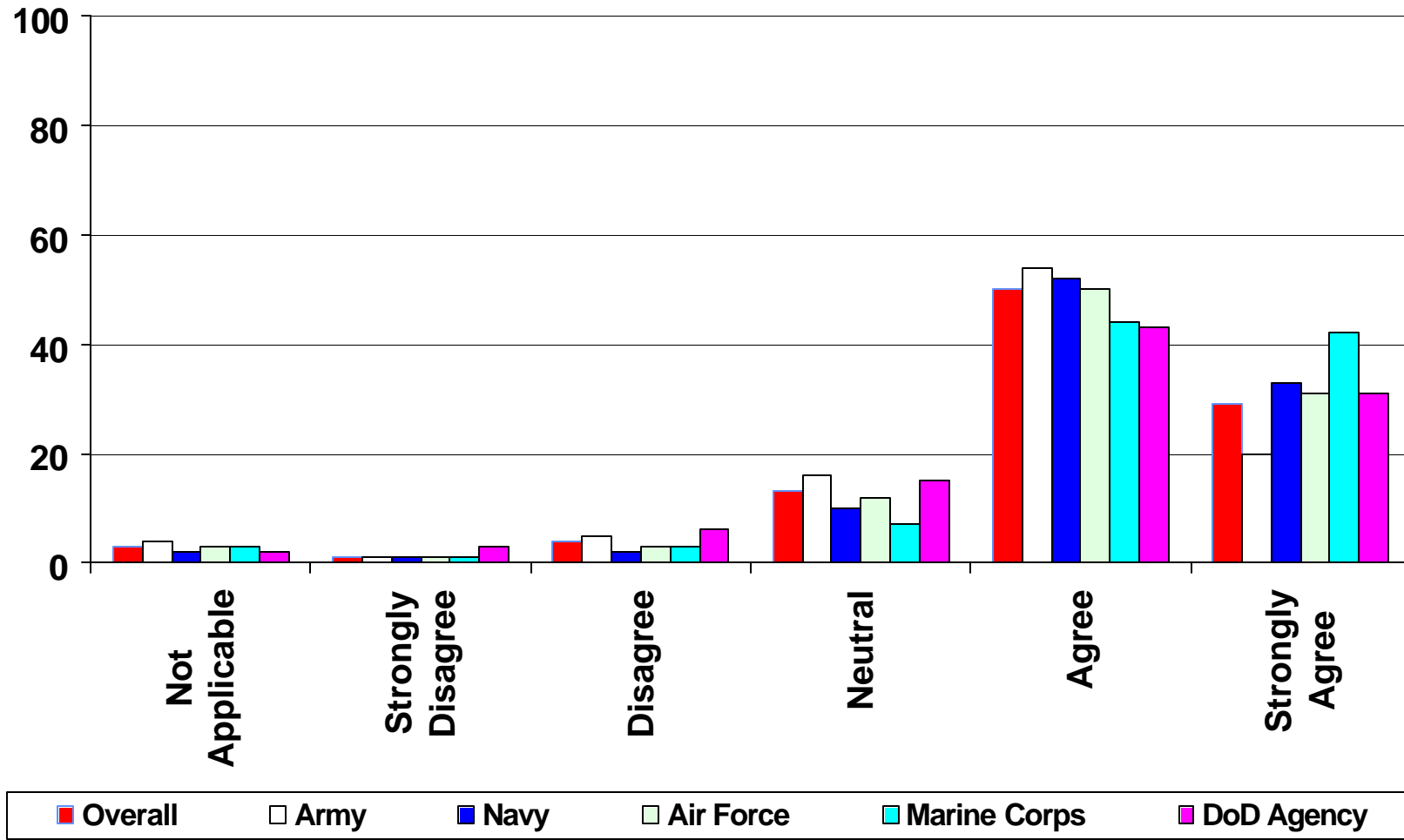
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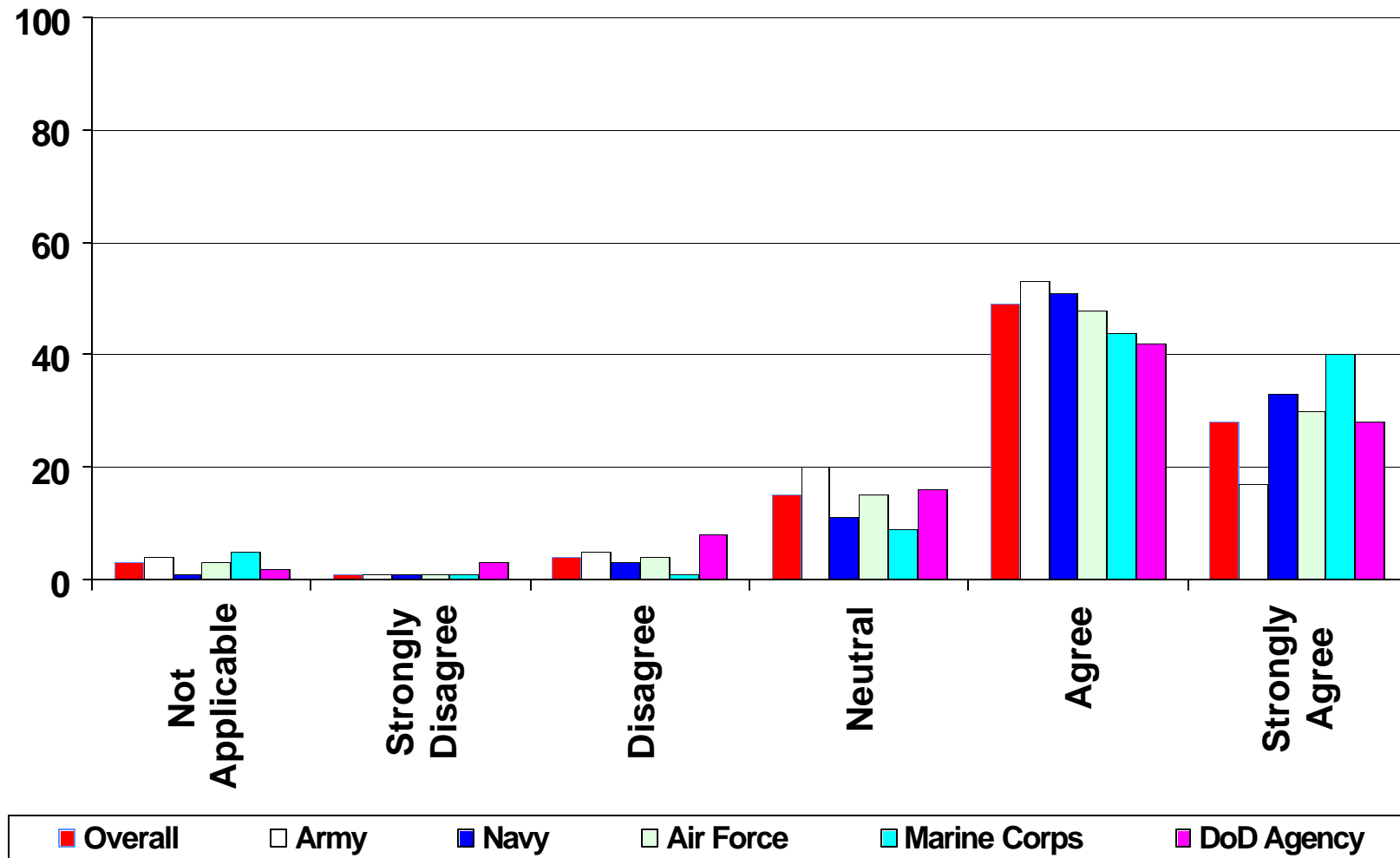
Question 22 Percentages:
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Question 23 Percentages:
I am provided UNDERSTANDABLE responses
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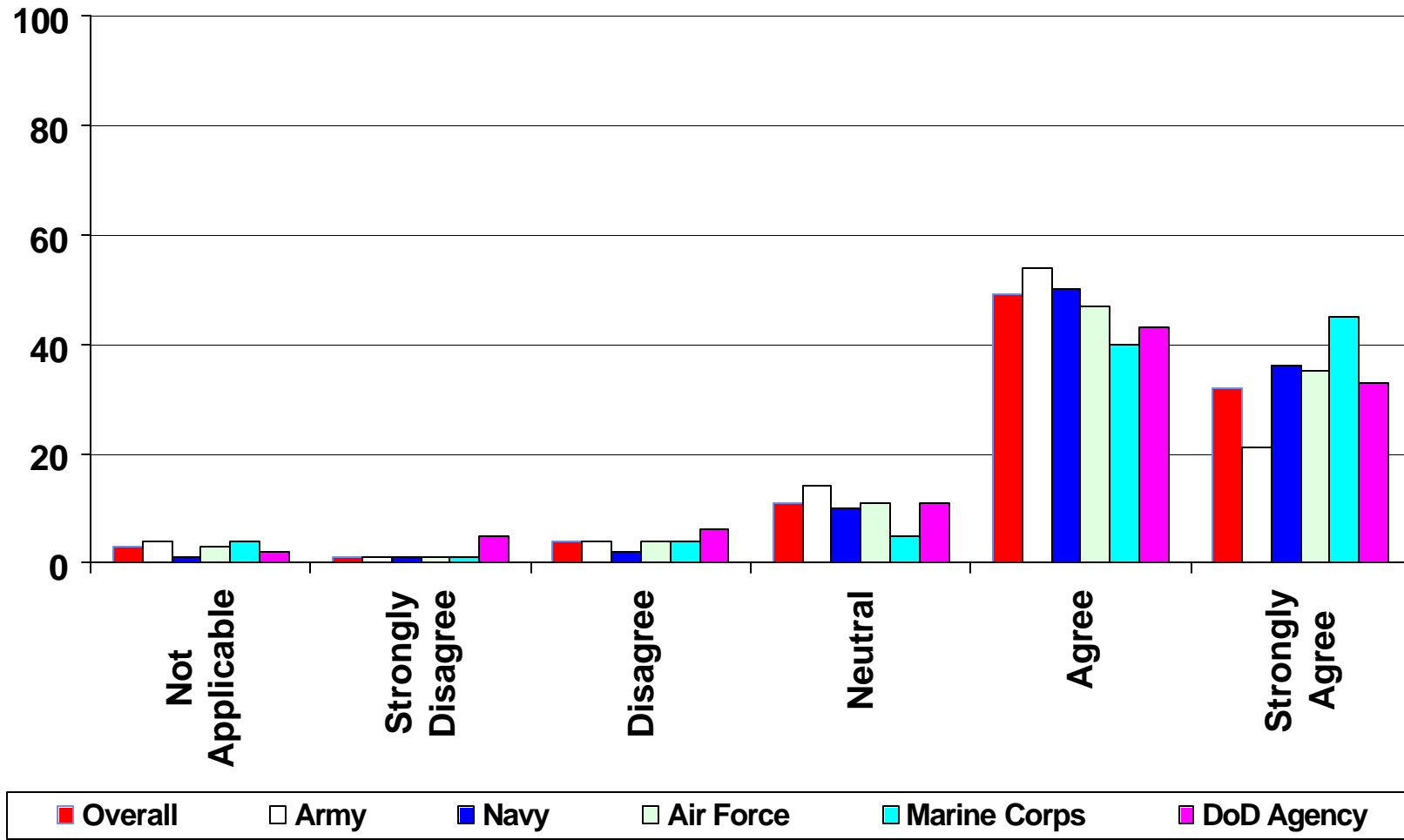
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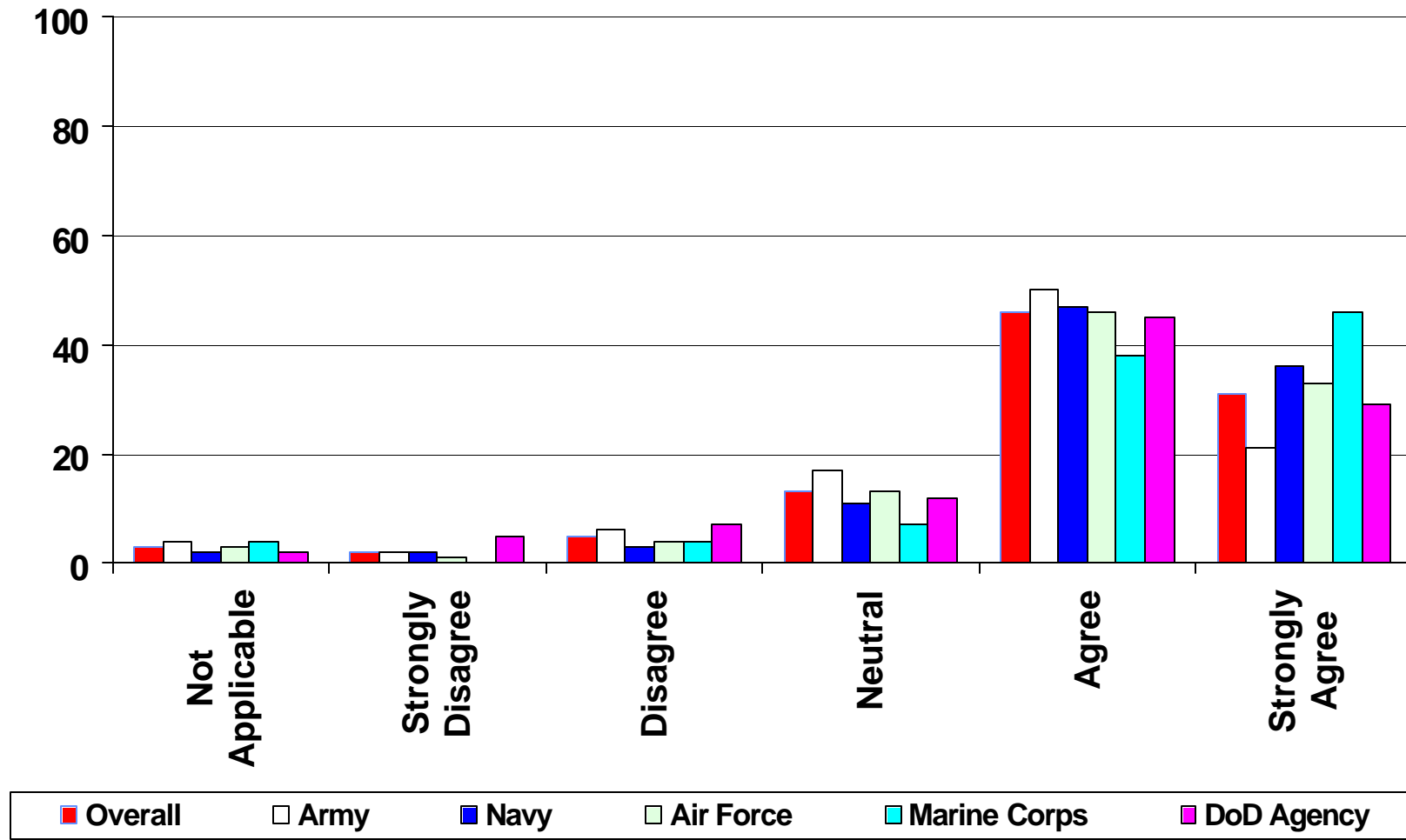
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The Bank of America Government Card Services

Unit staff provides prompt attention to my inquiries.

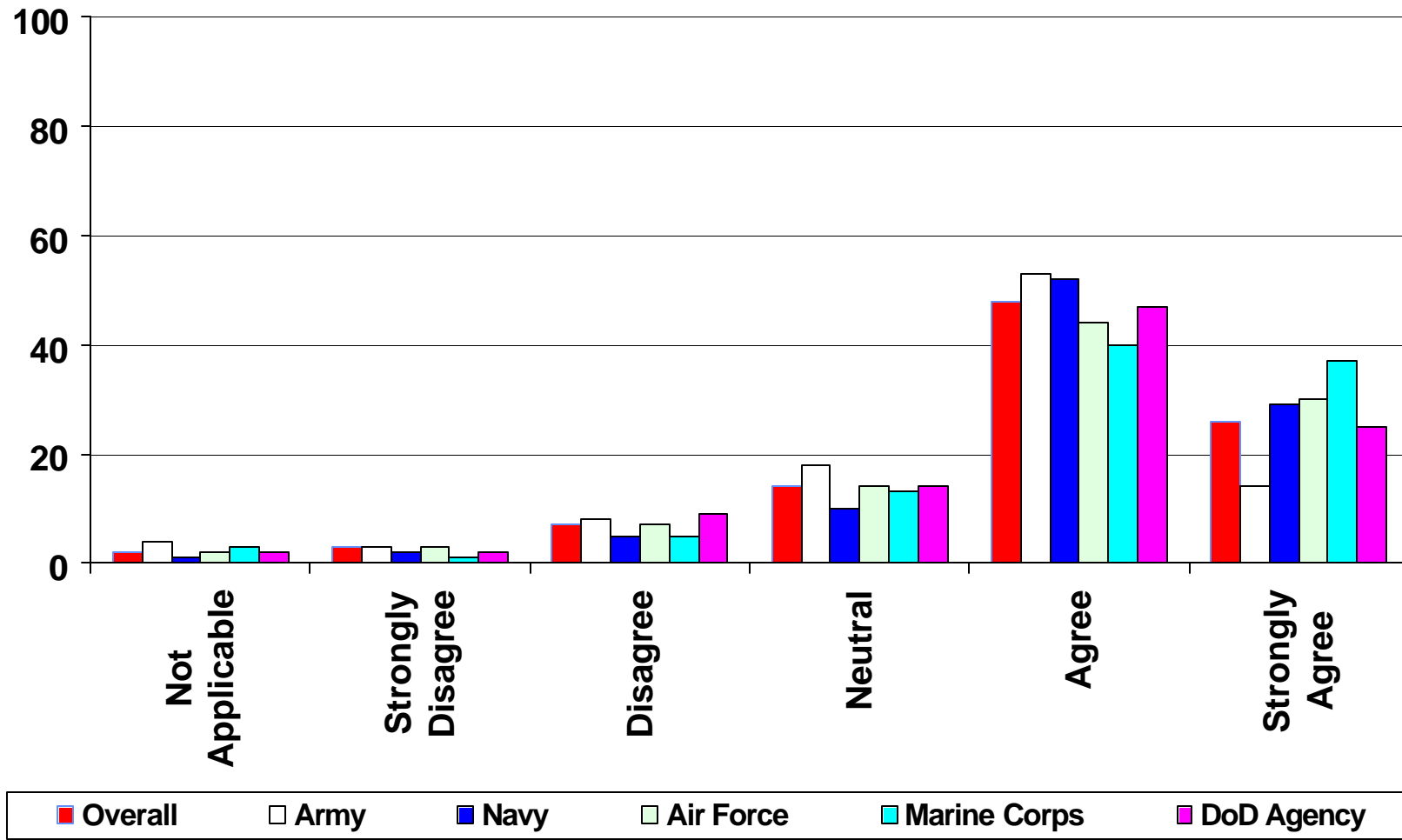


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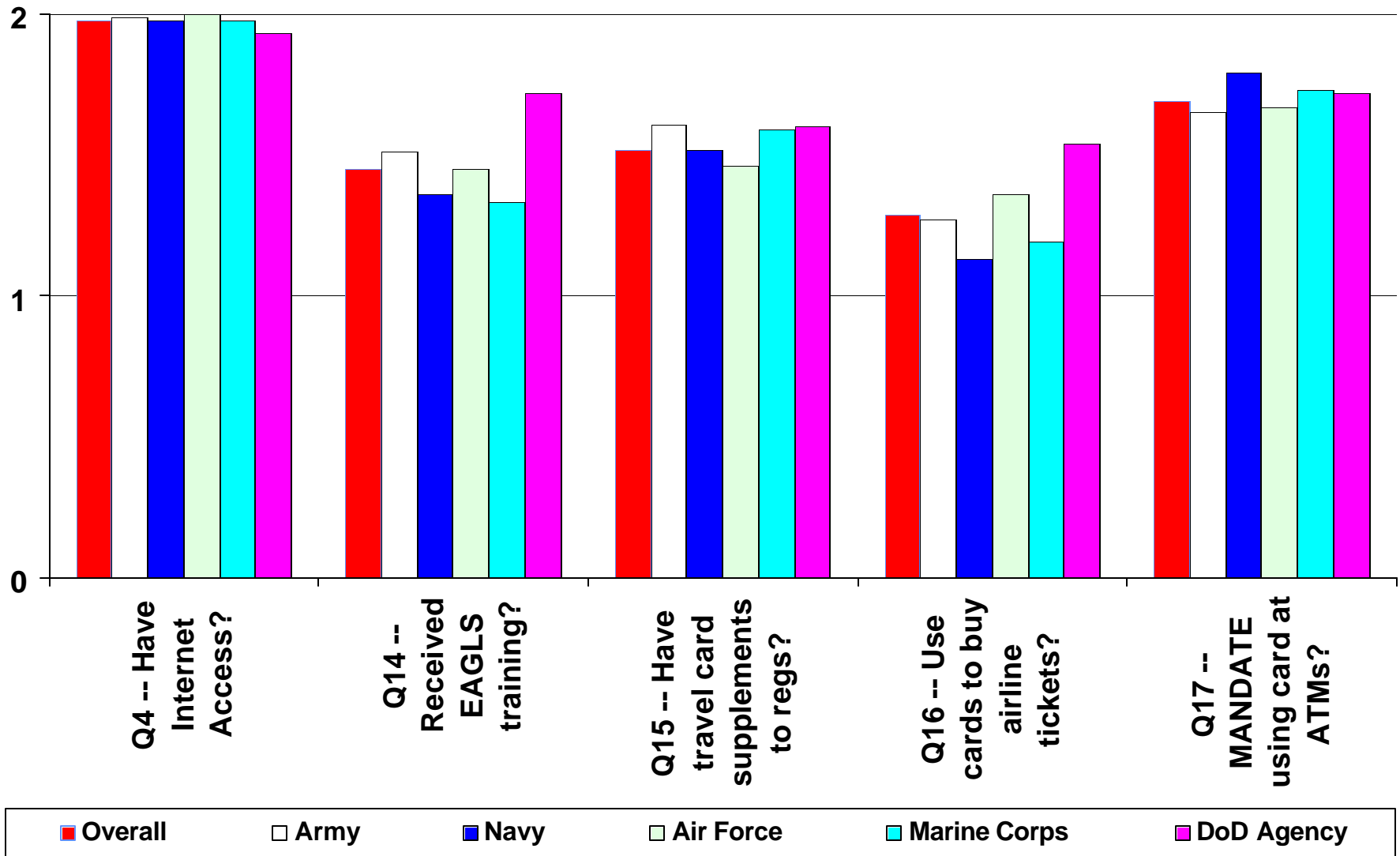
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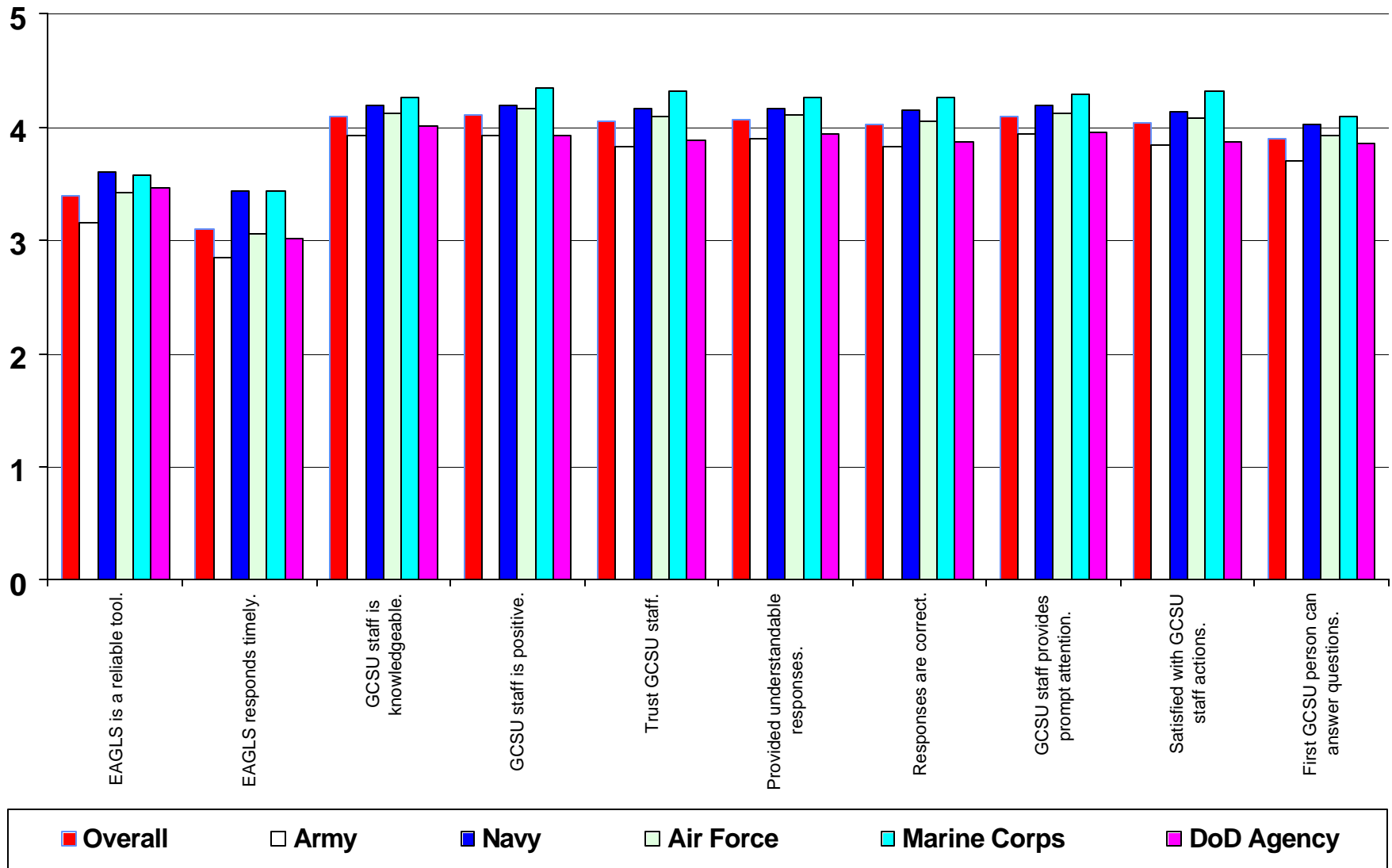
“No -- Yes” Questions’ Means

(A higher mean is more positive.)



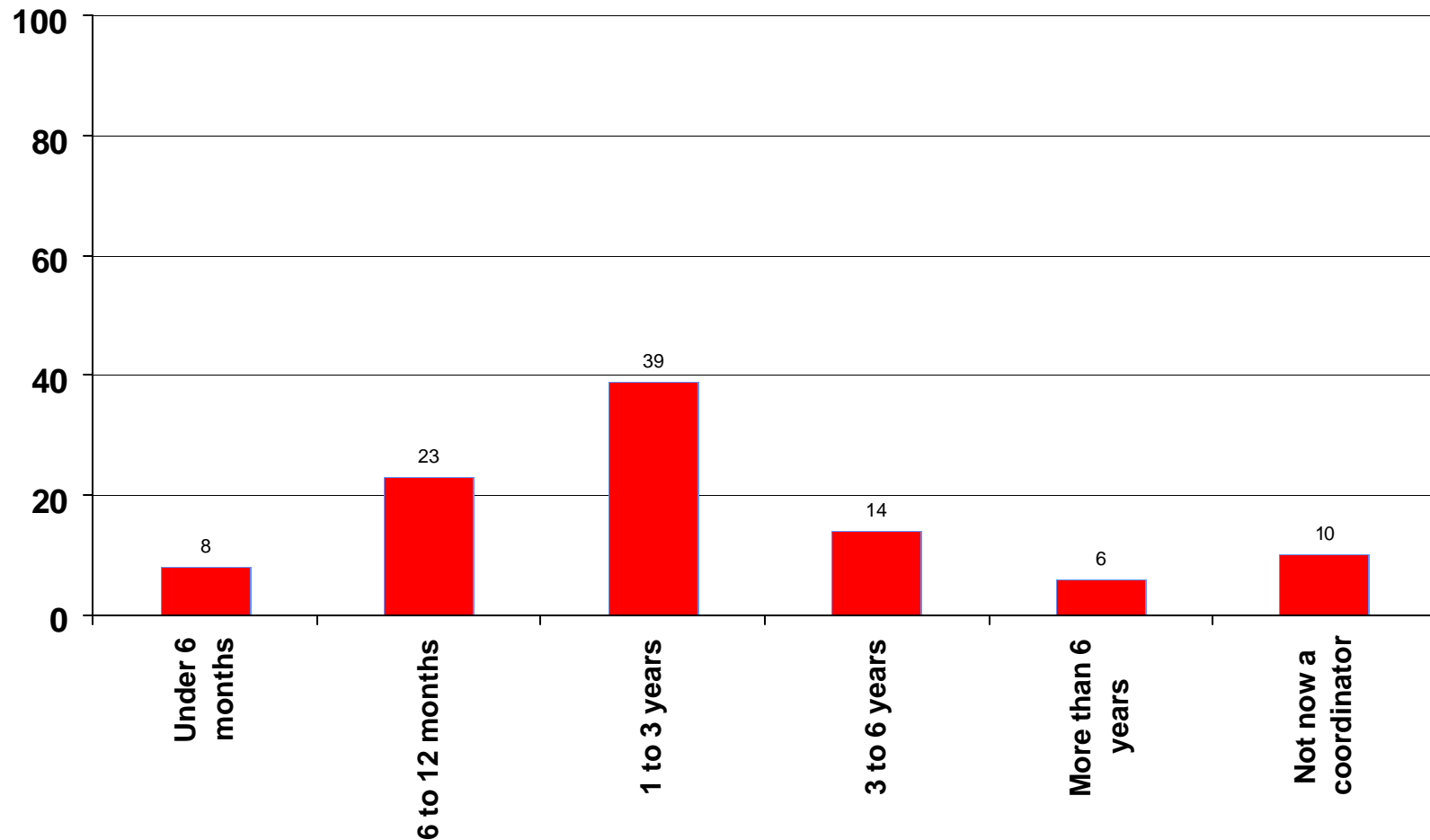
“Disagree -- Agree” Questions 18 to 27 Means

(A higher mean is better.)



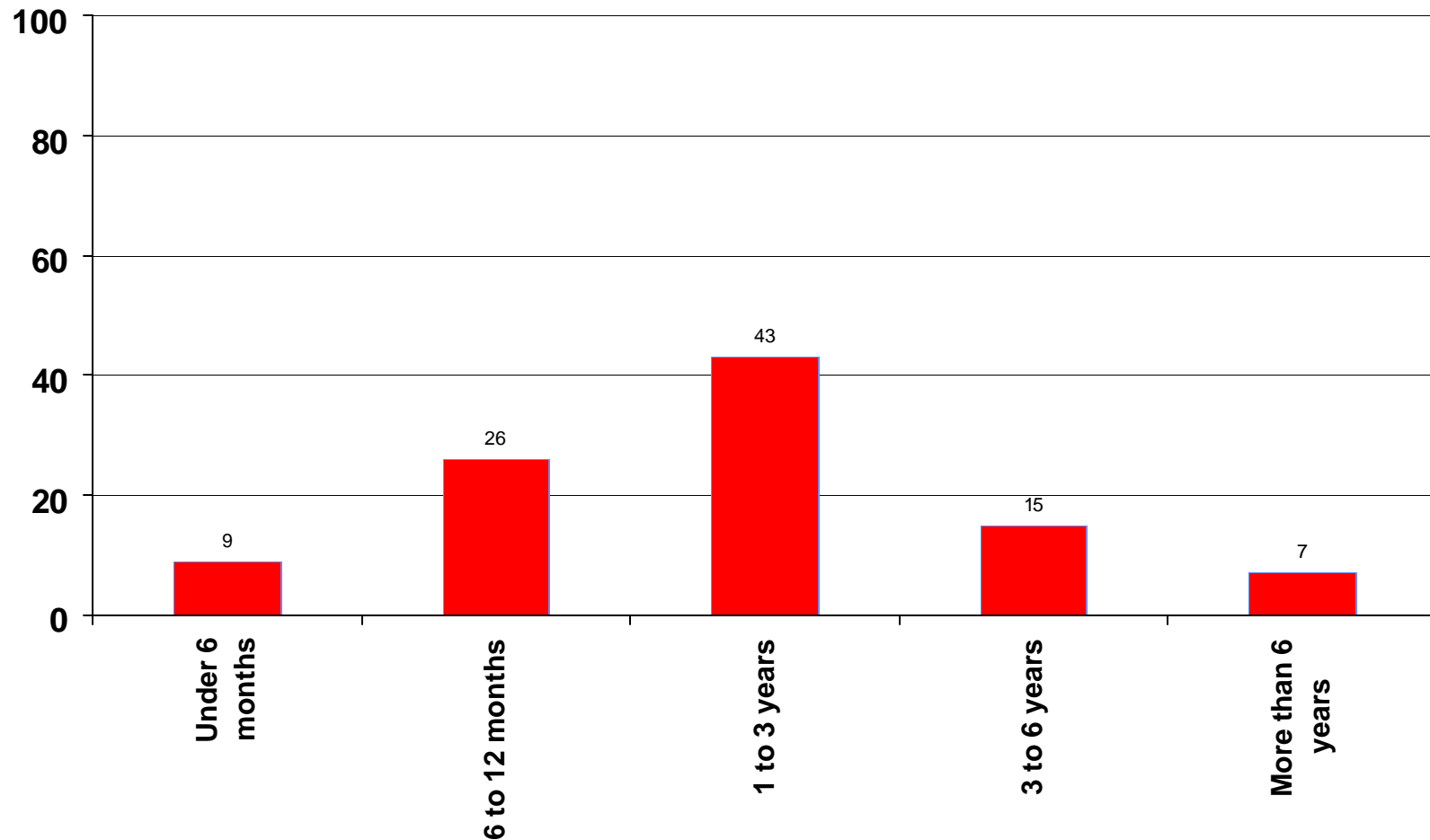
Question 1 Percentages:
How long have you been an Agency Program Coordinator (APC) for the travel card program?

(Note: Percentages shown include respondents NOT now working as coordinators.)



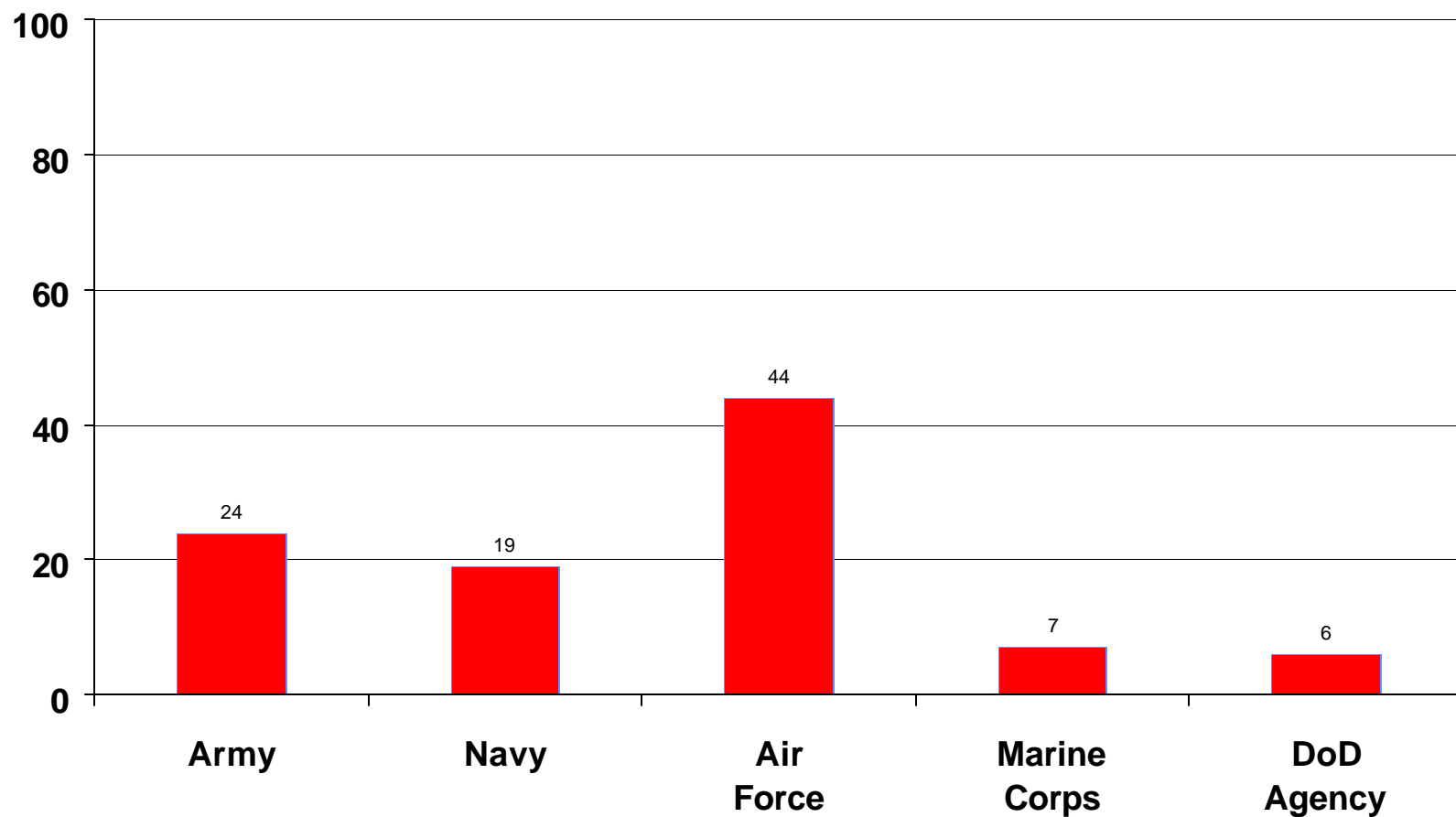
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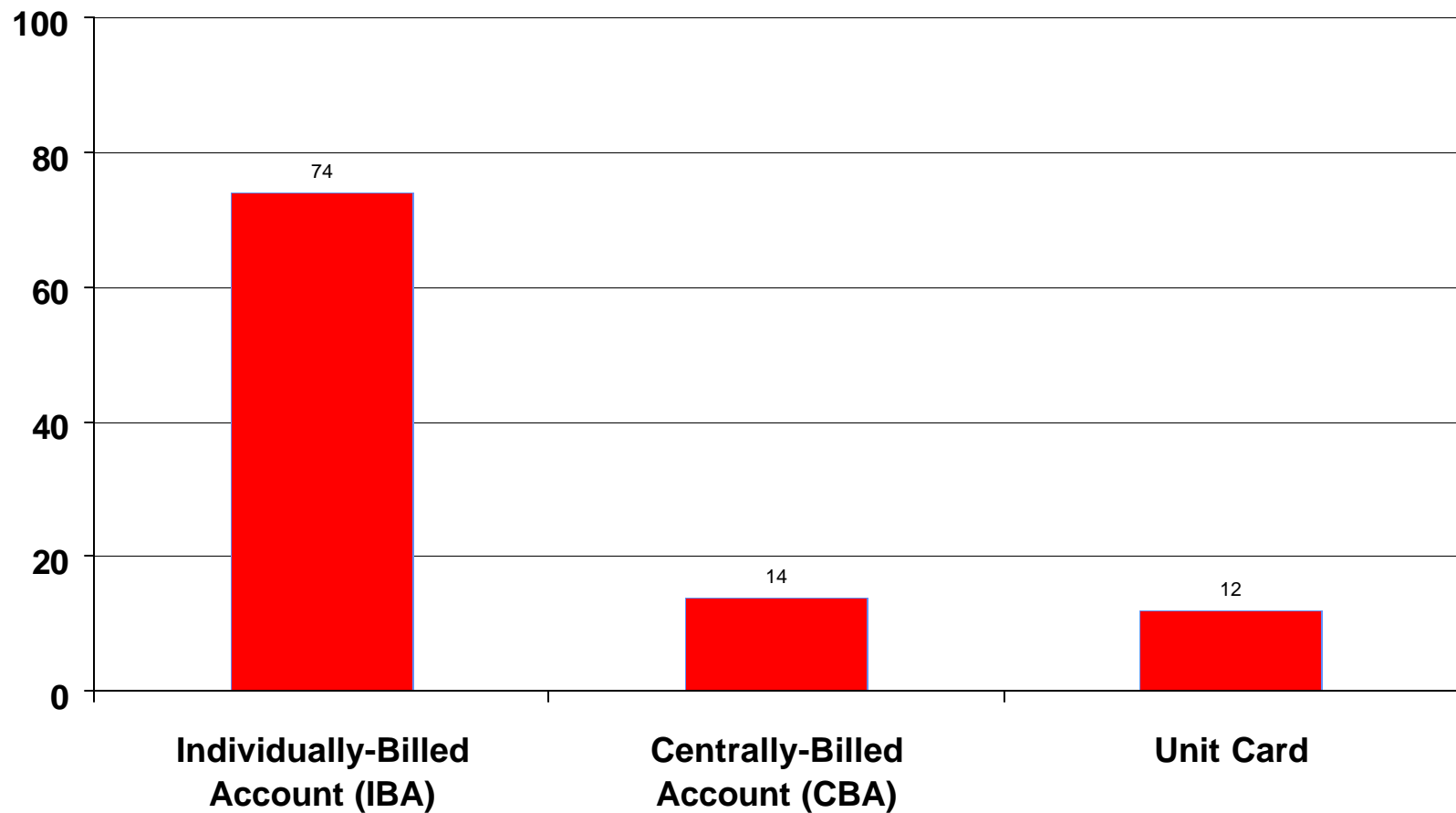


Question 2 Percentages:

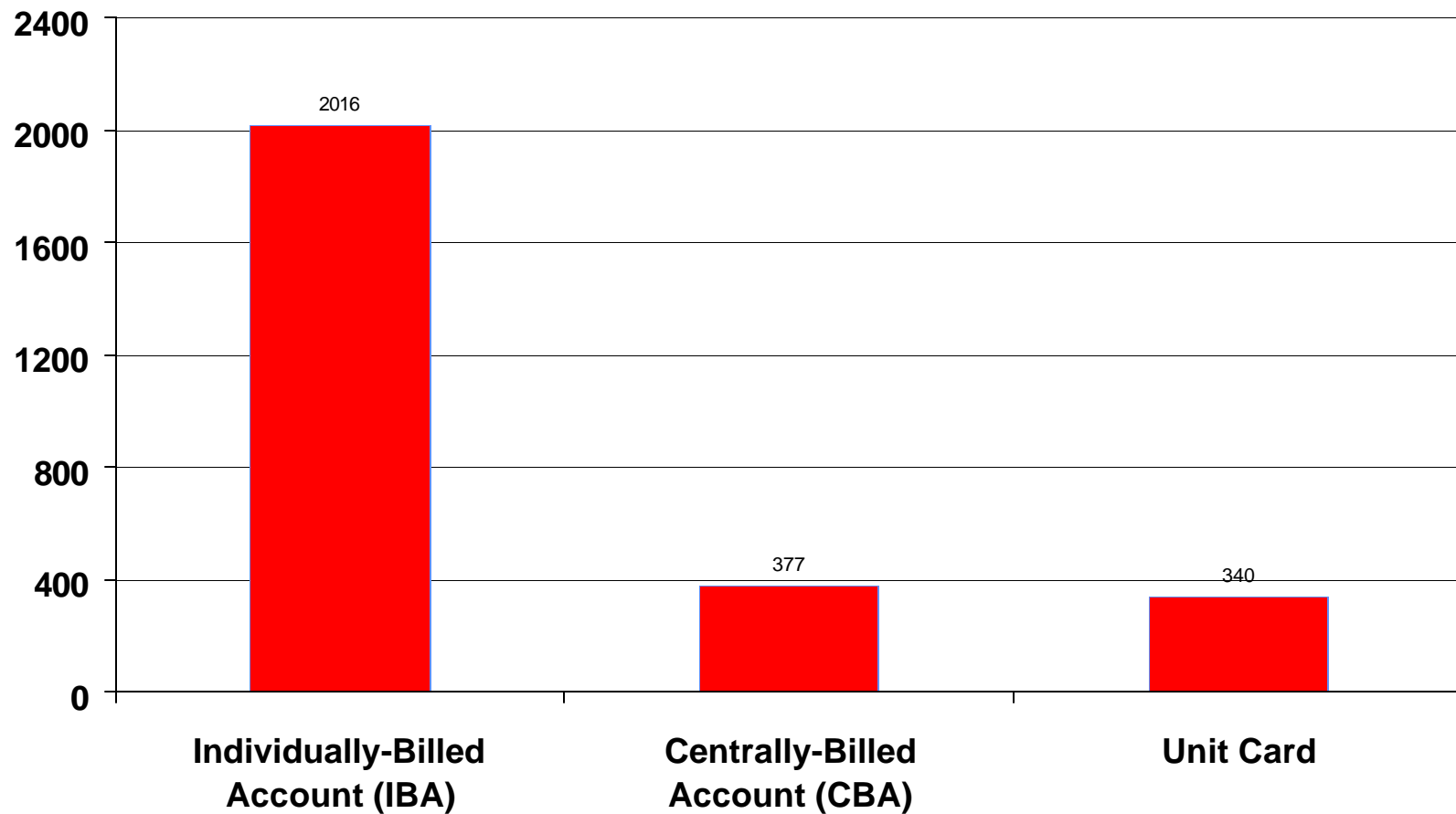
What Department of Defense (DoD) component do you work for?



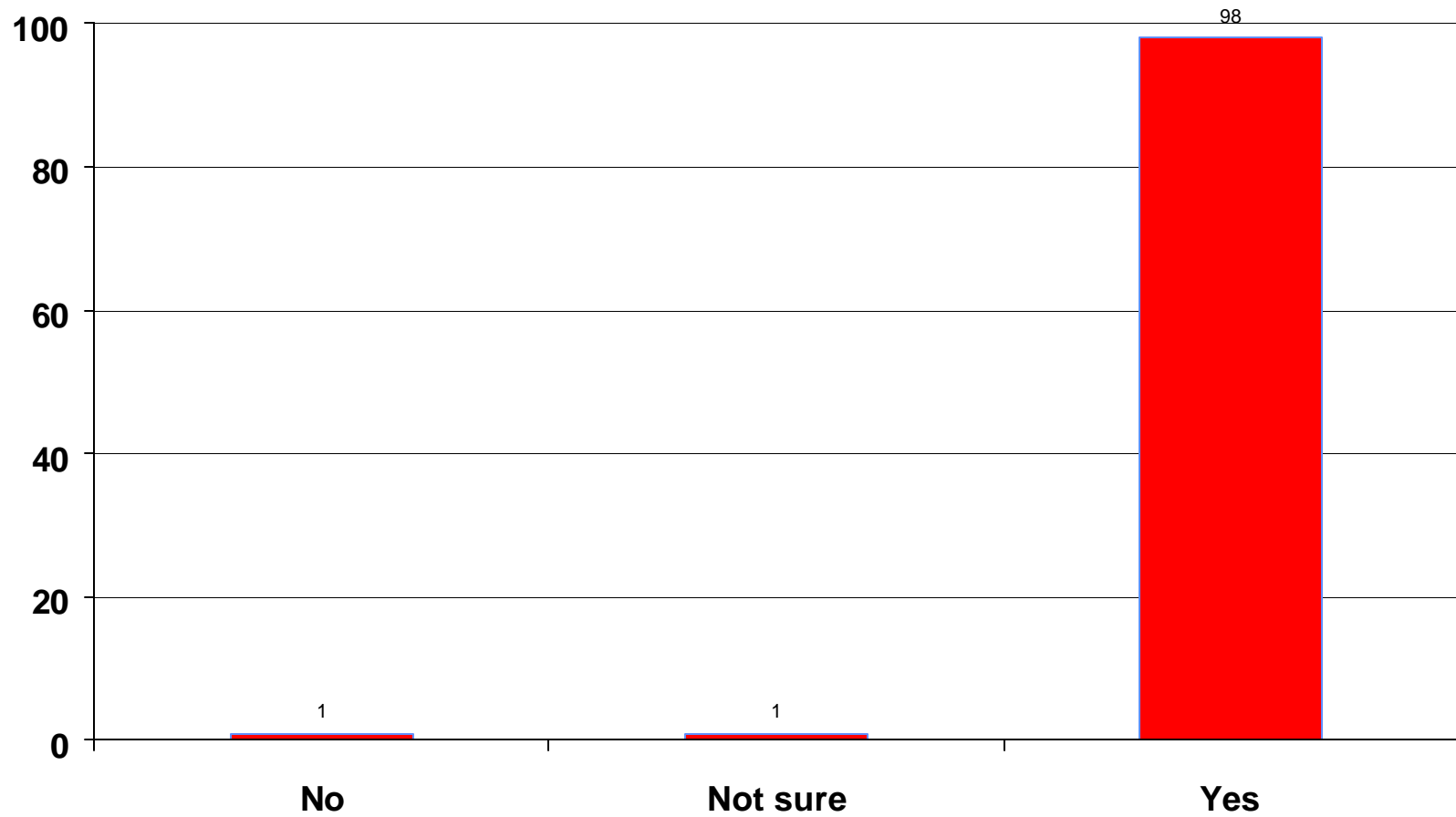
Question 3 Percentages:
What kind of accounts
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(Mark all that apply.)



Question 3 Counts:
What kind of accounts
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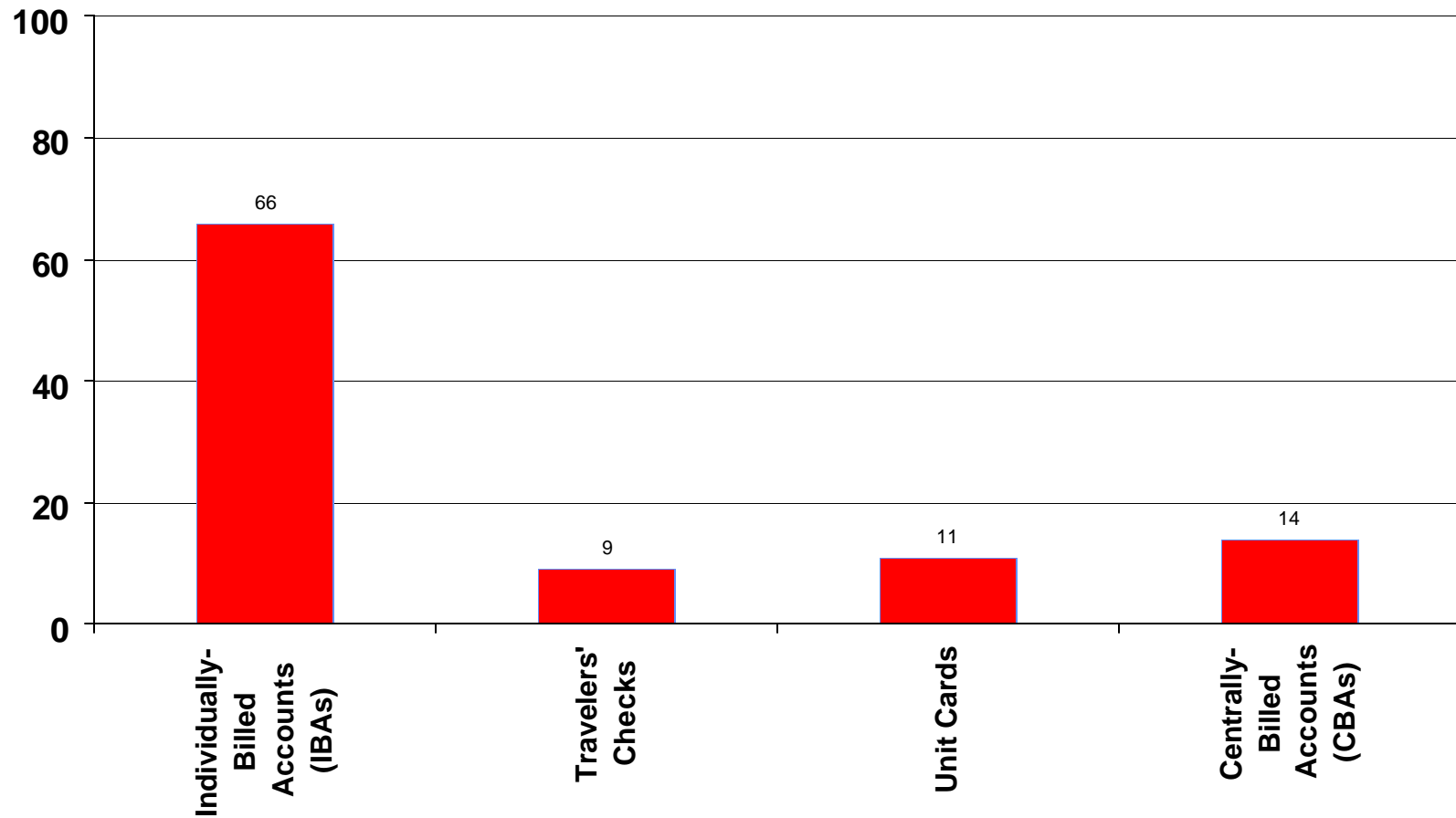
Question 4 Percentages:
Do you have Internet access?



Question 5 Percentages:

Which of the following travel card products are available in your program?

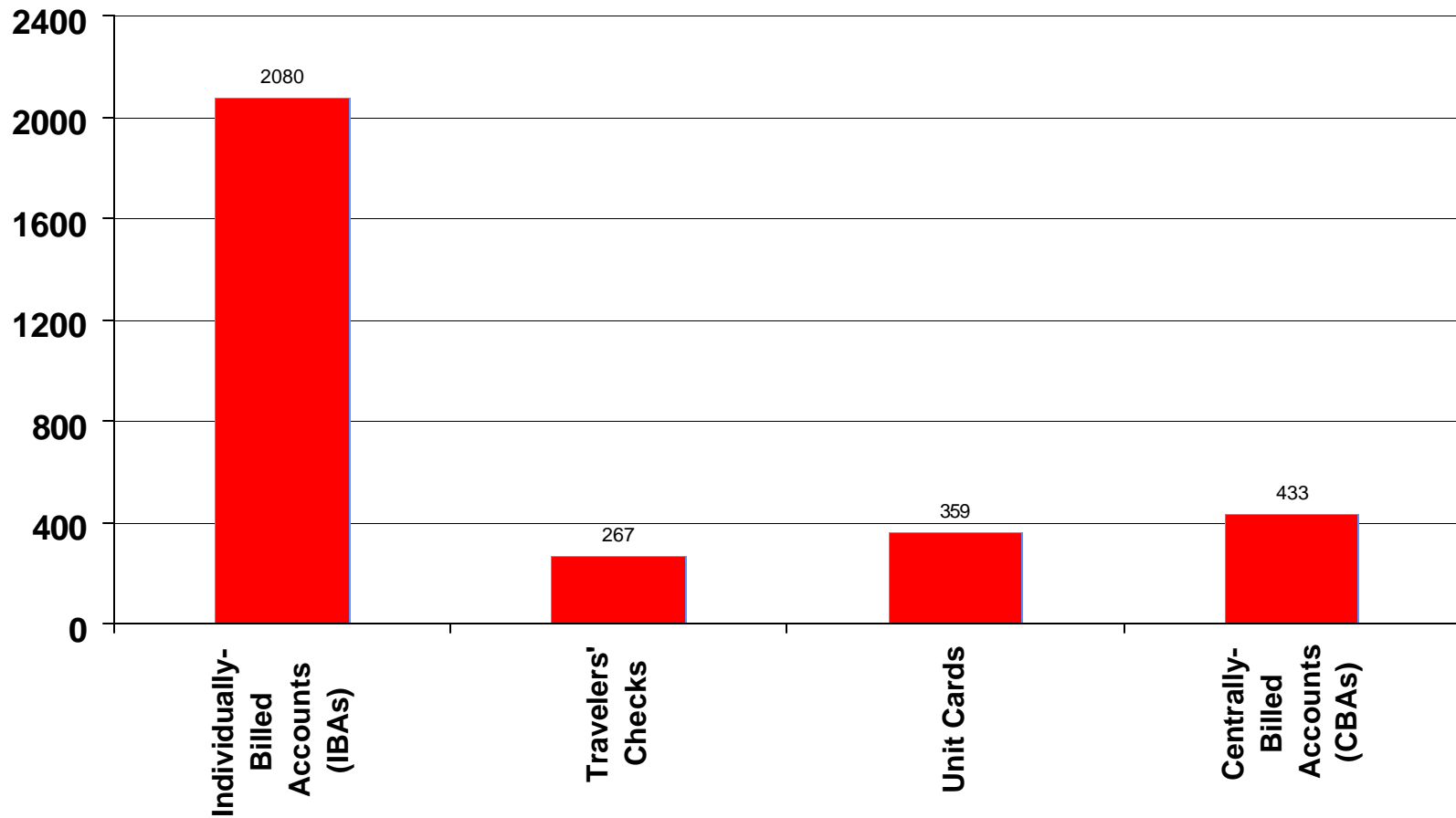
(Mark all that apply.)



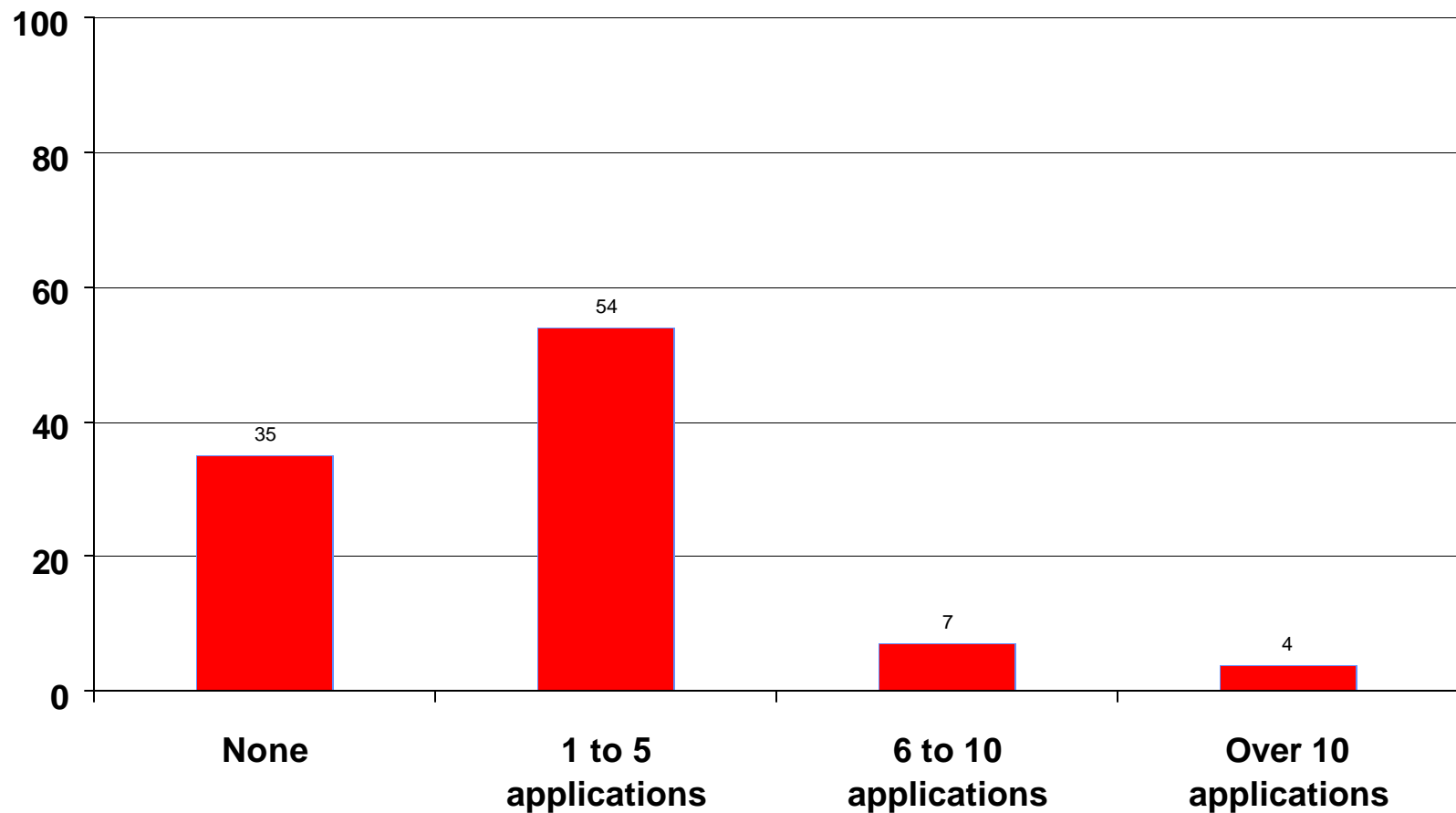
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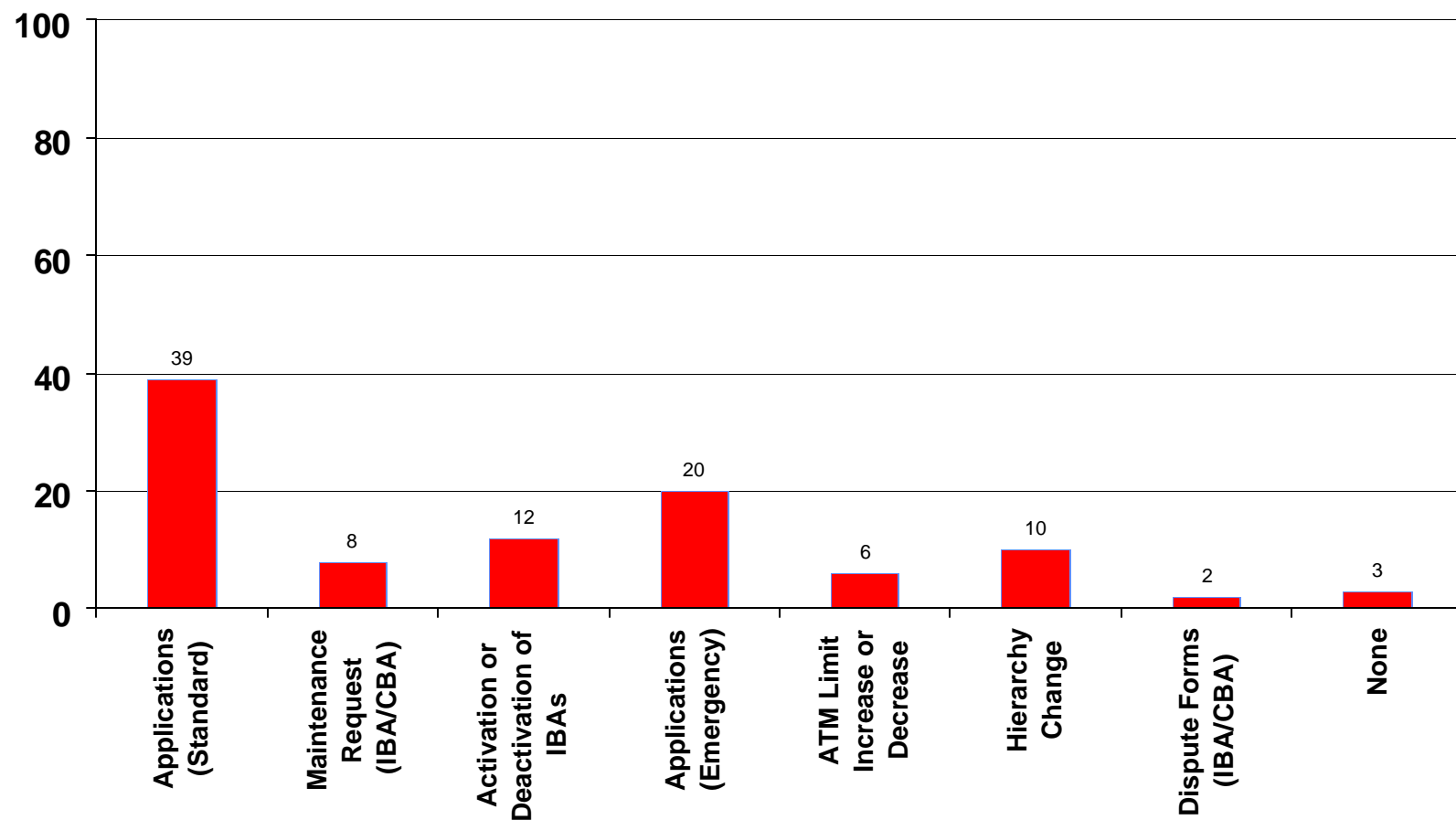
Question 6 Percentages:
On average, about how many travel card
emergency applications do you process a month
for employees traveling who do not have a card?



Question 7 Percentages:

Which of the following documents are you now mailing or faxing to the Bank of America Government Card Services Unit (GCSU)?

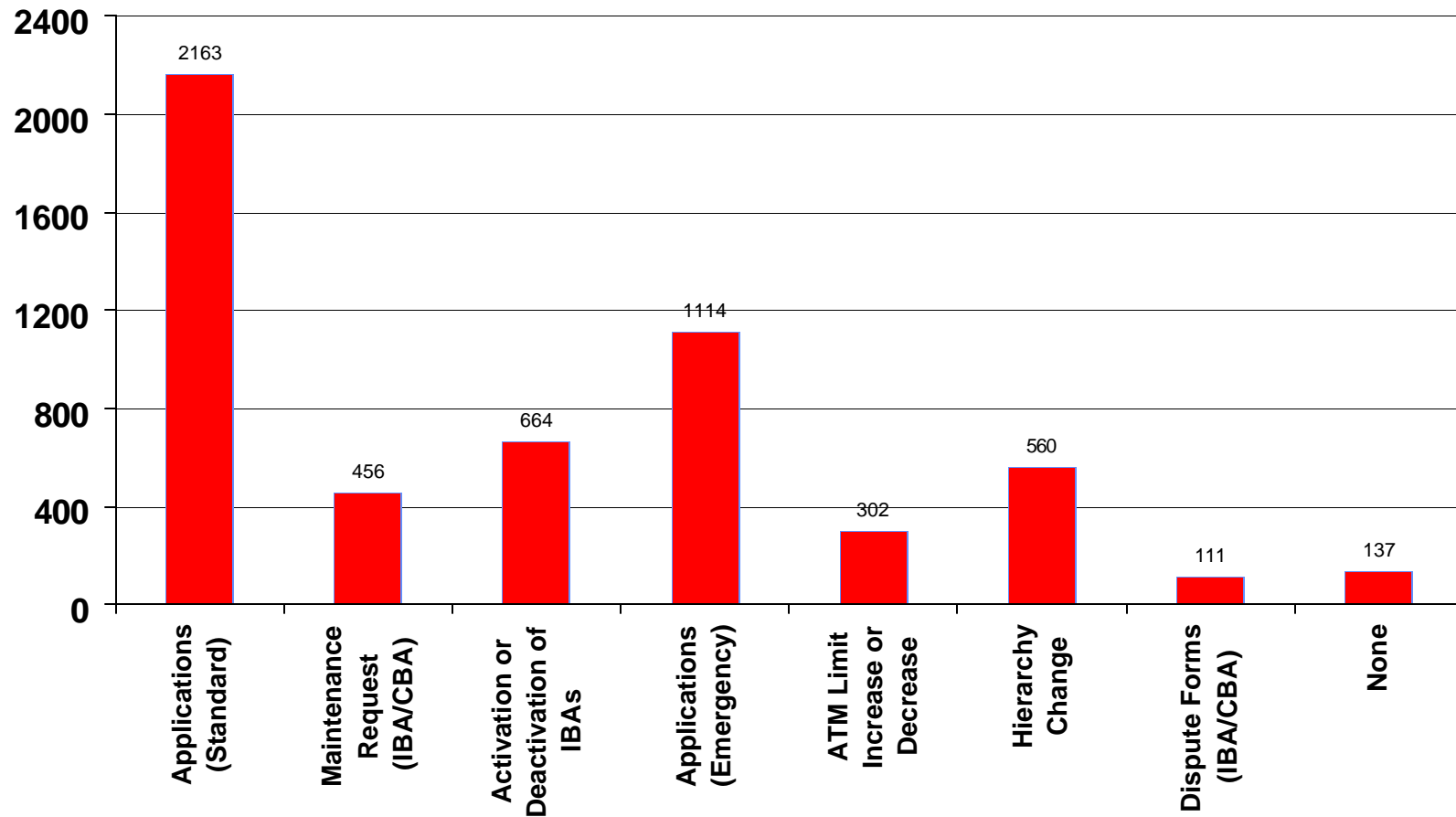
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Question 7 Counts:

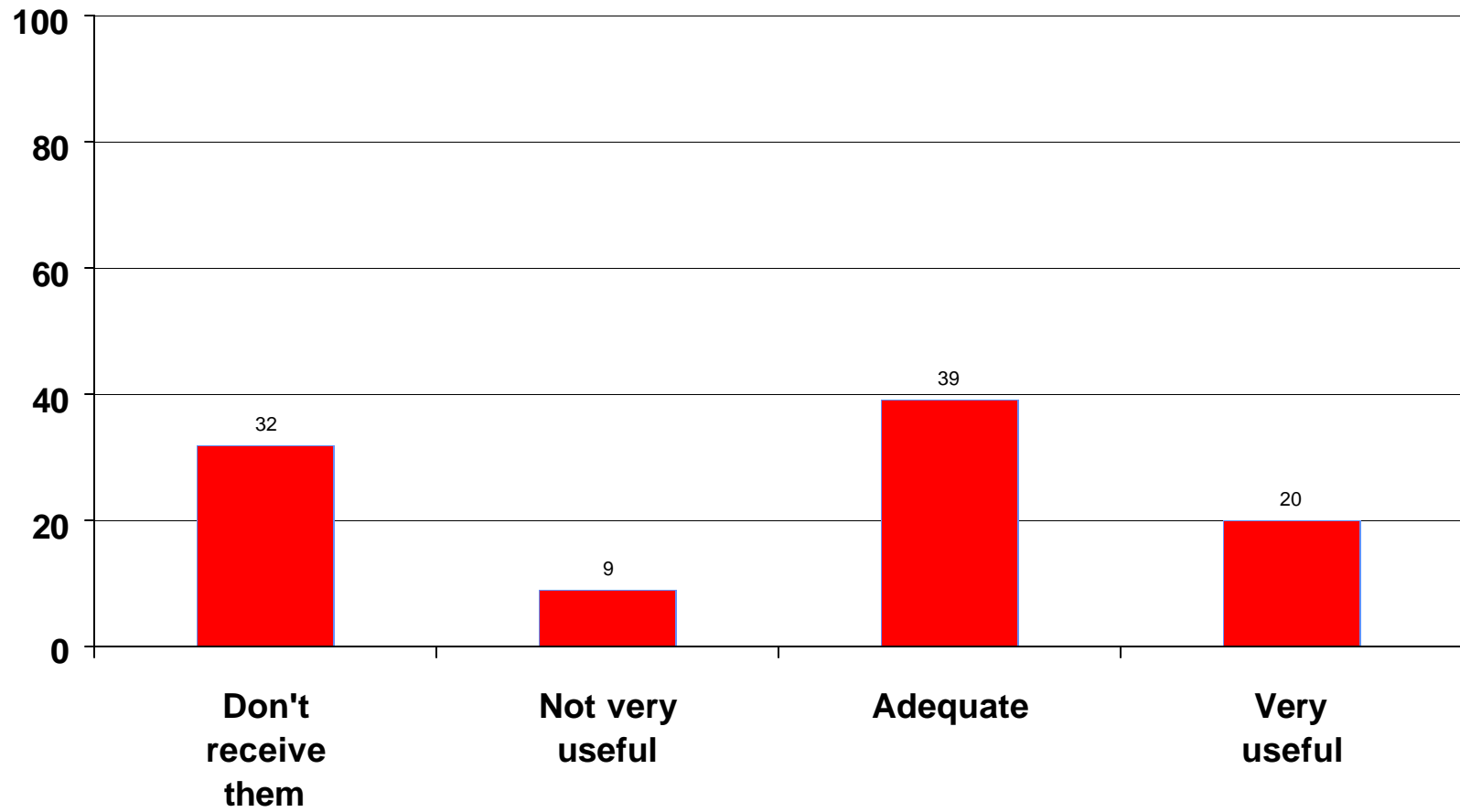
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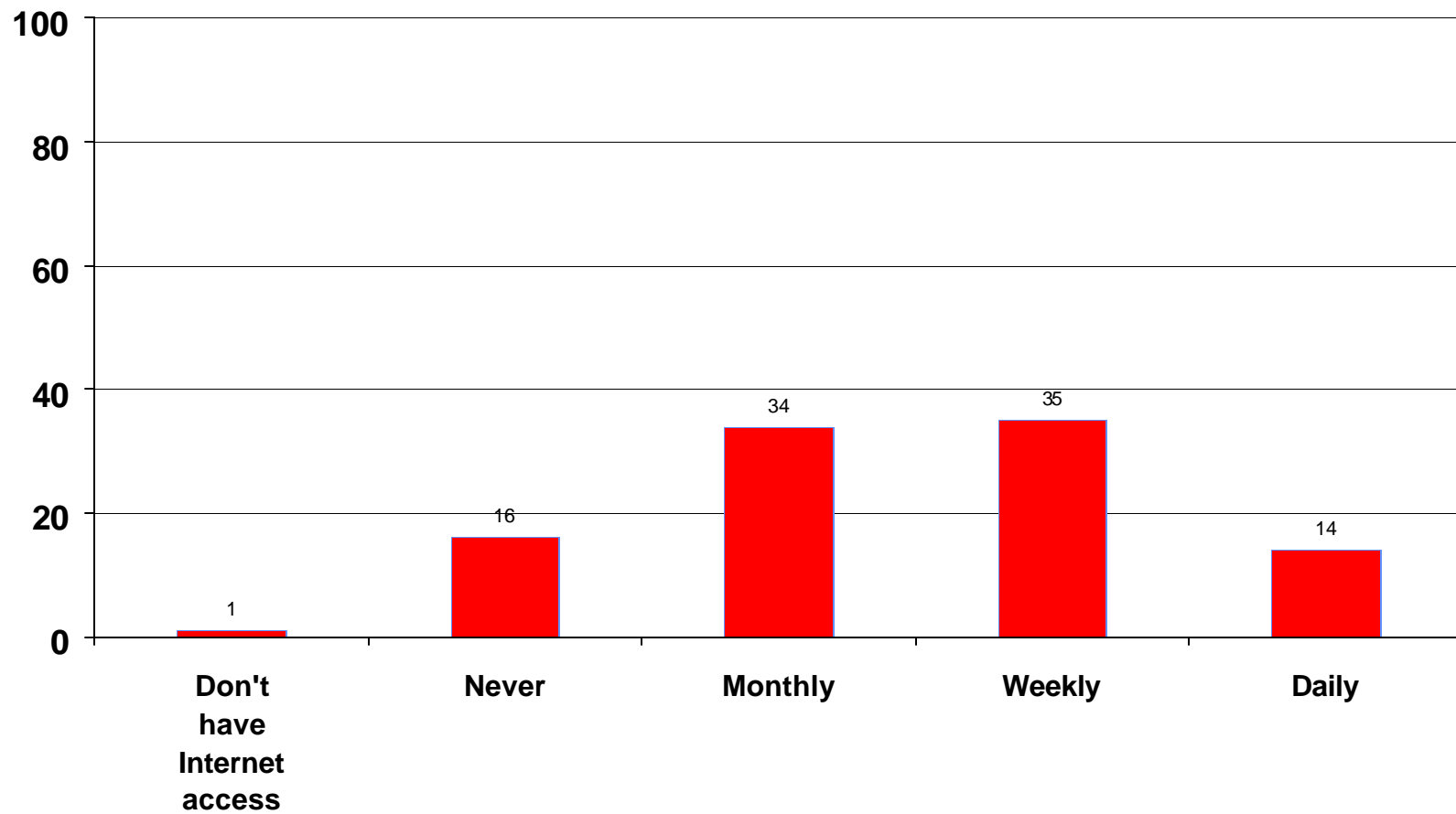


Question 8 Percentages:

**How useful are the Bank of America
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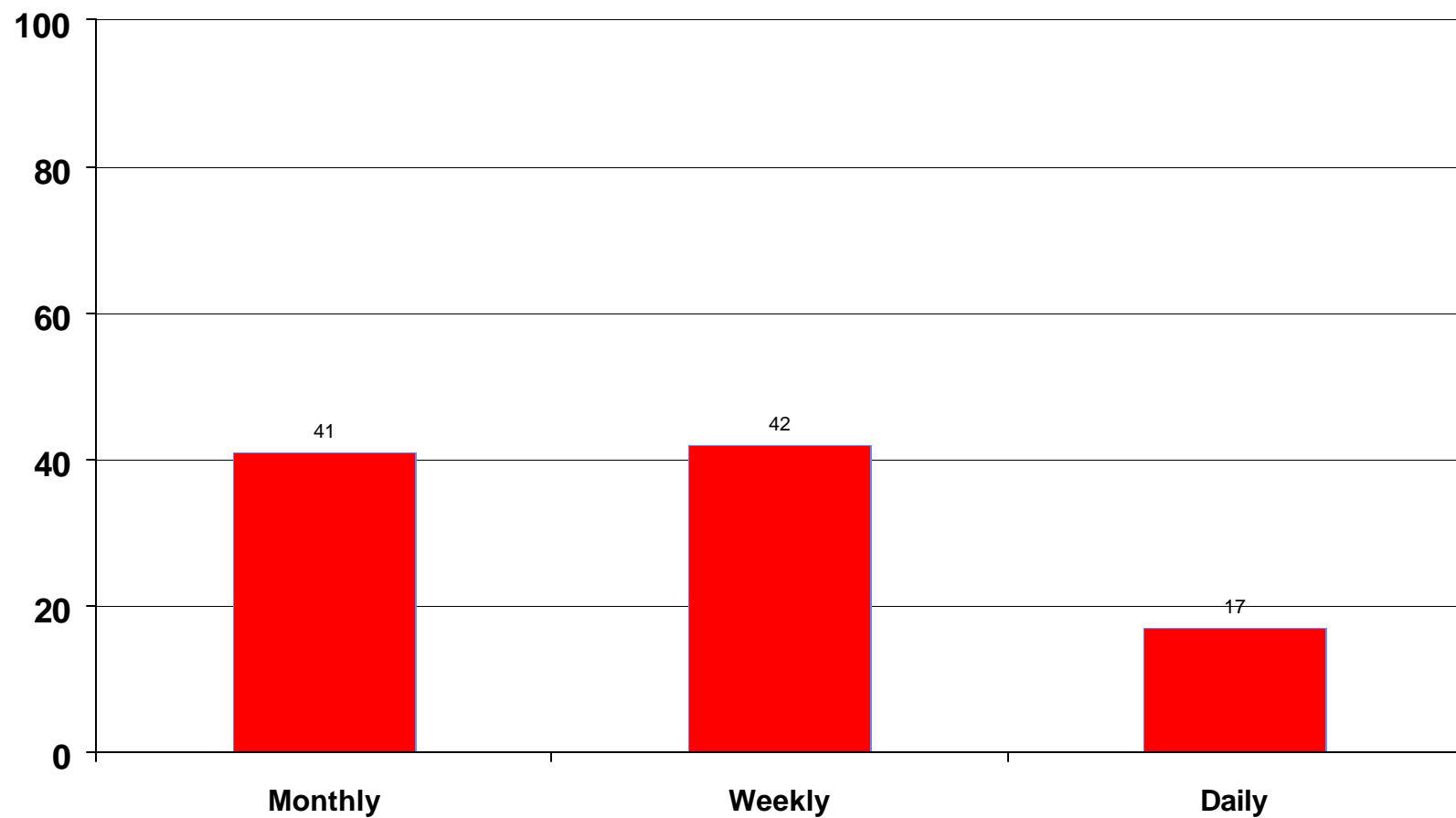


Question 9 Percentages:
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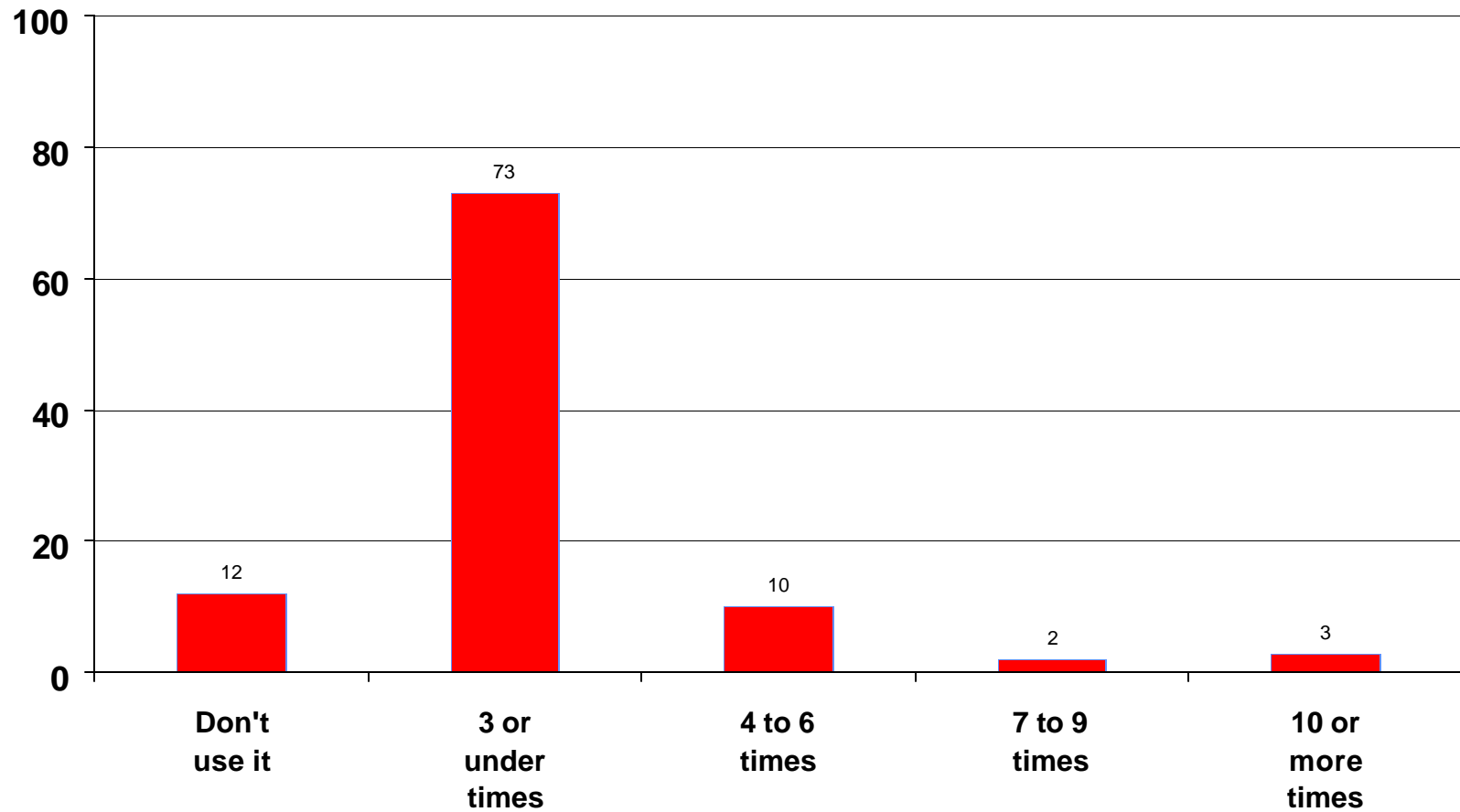


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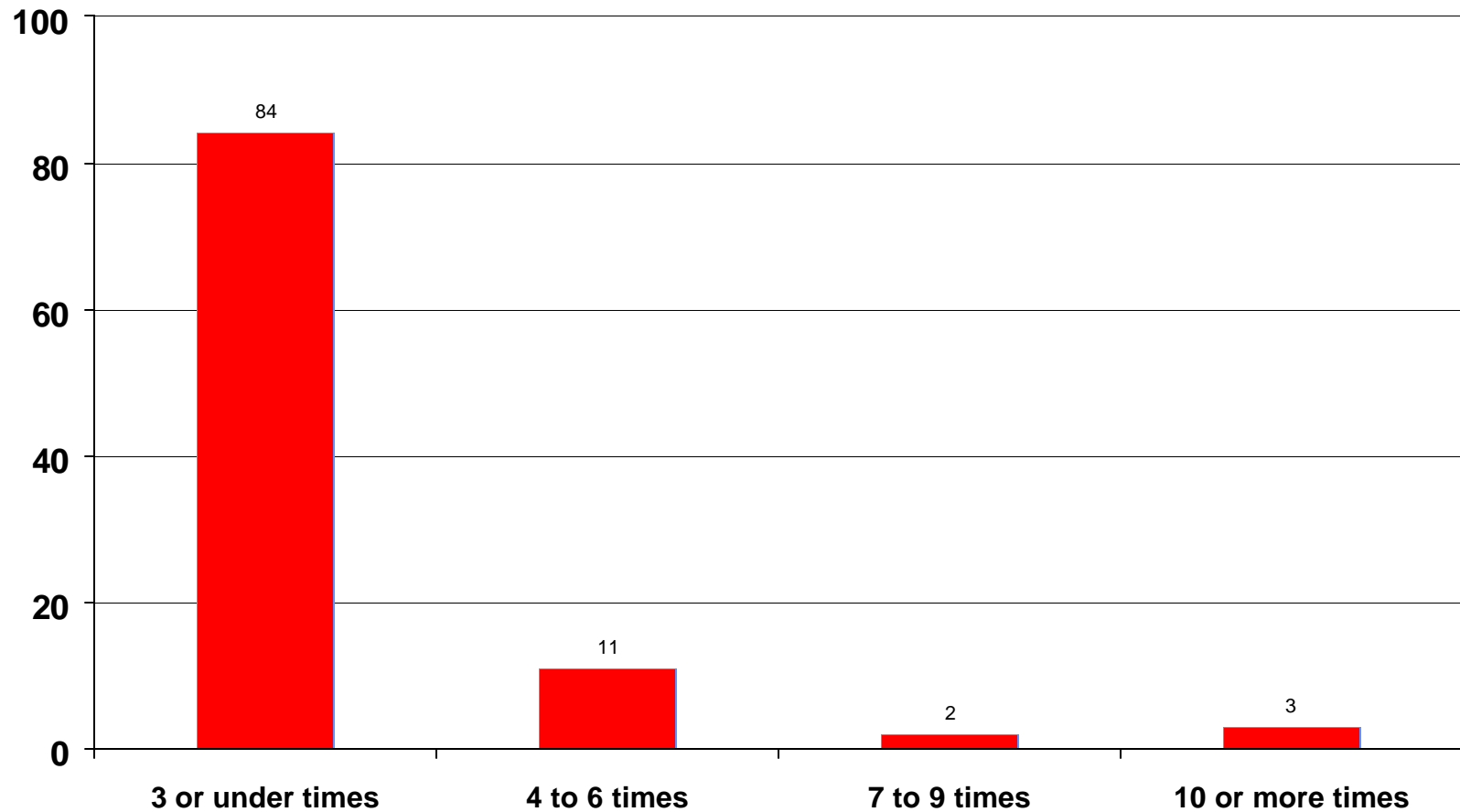
(Percentages if "Don't have Internet access" and "Never" response choices are removed.)



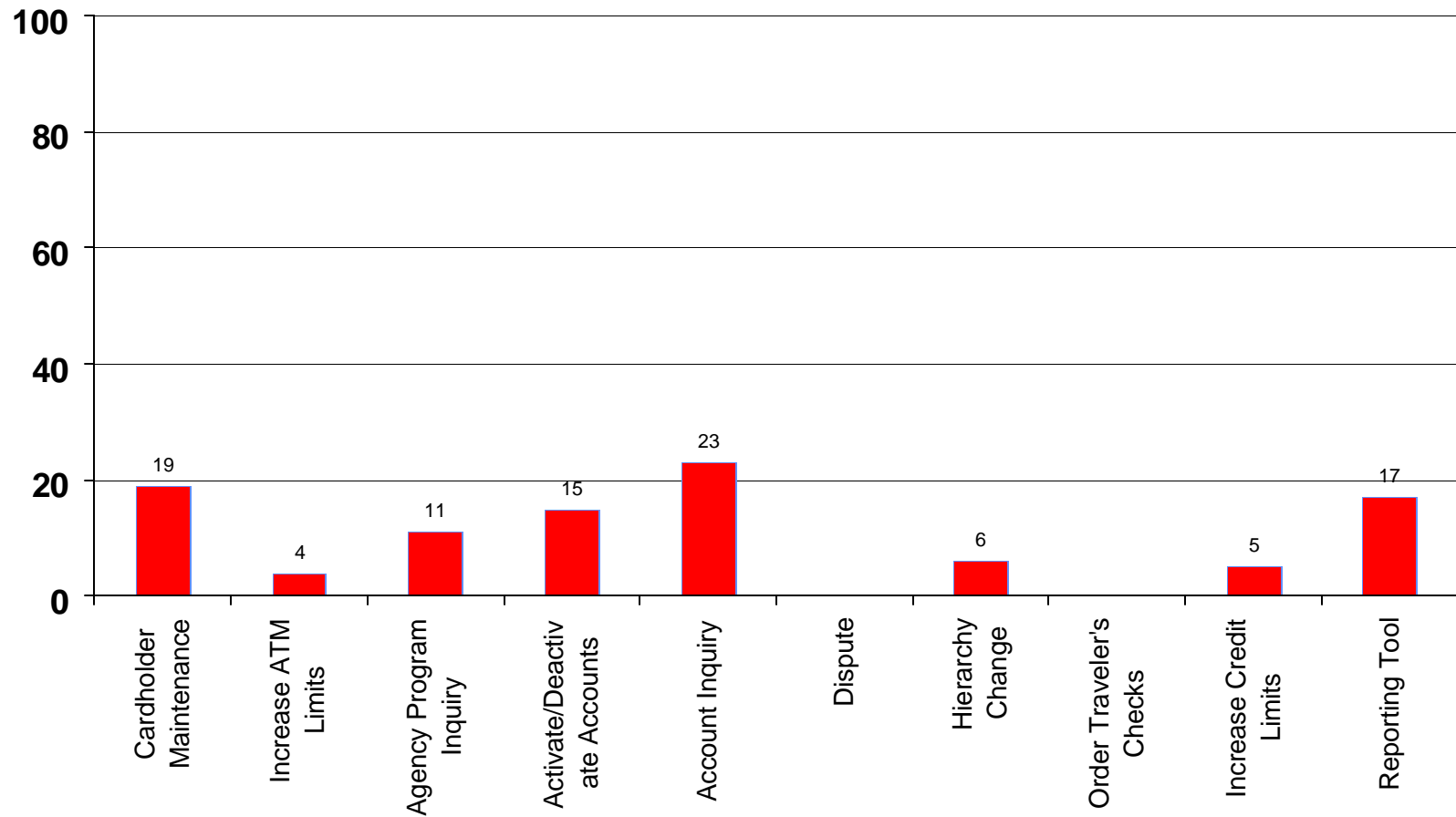
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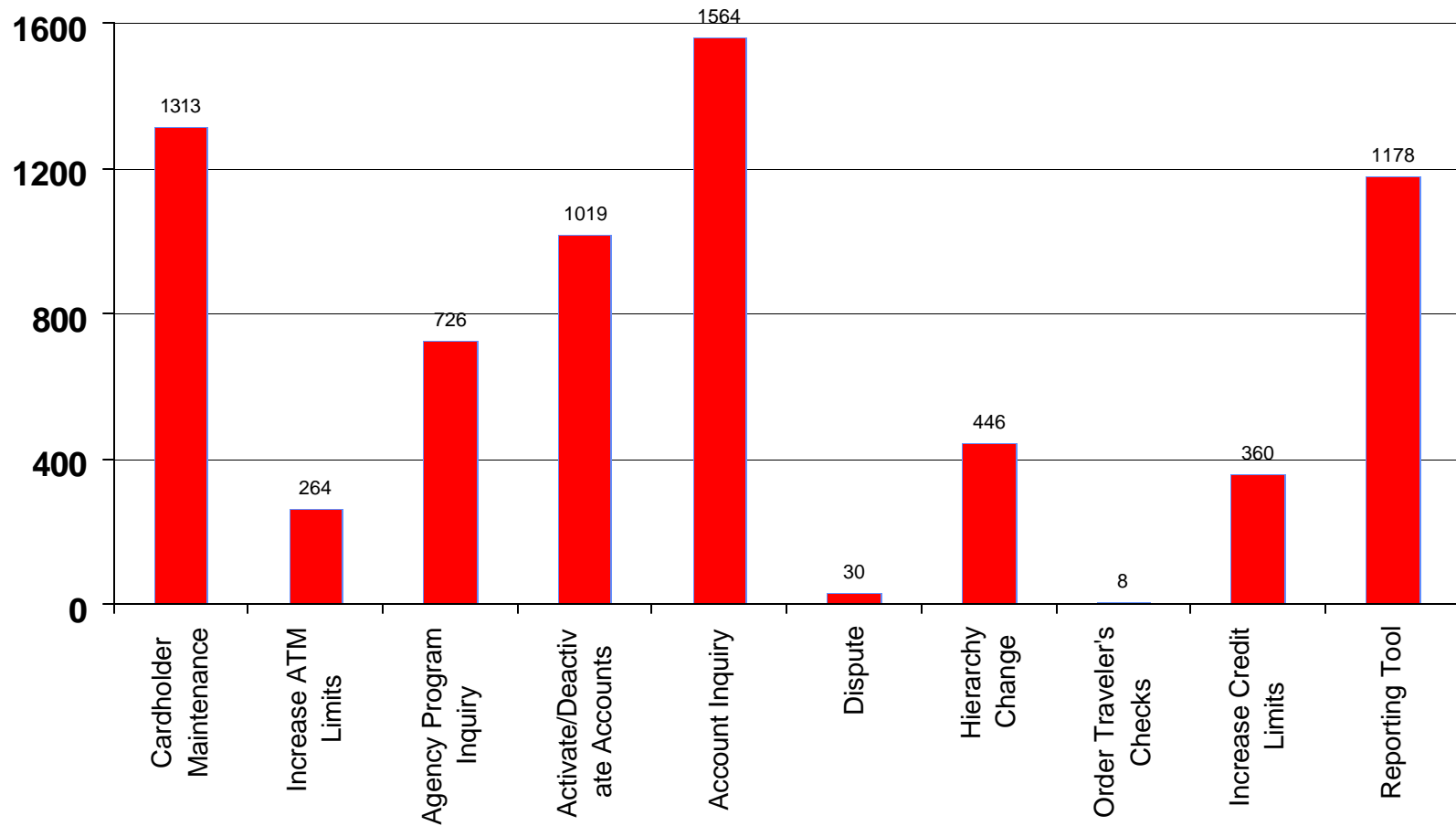
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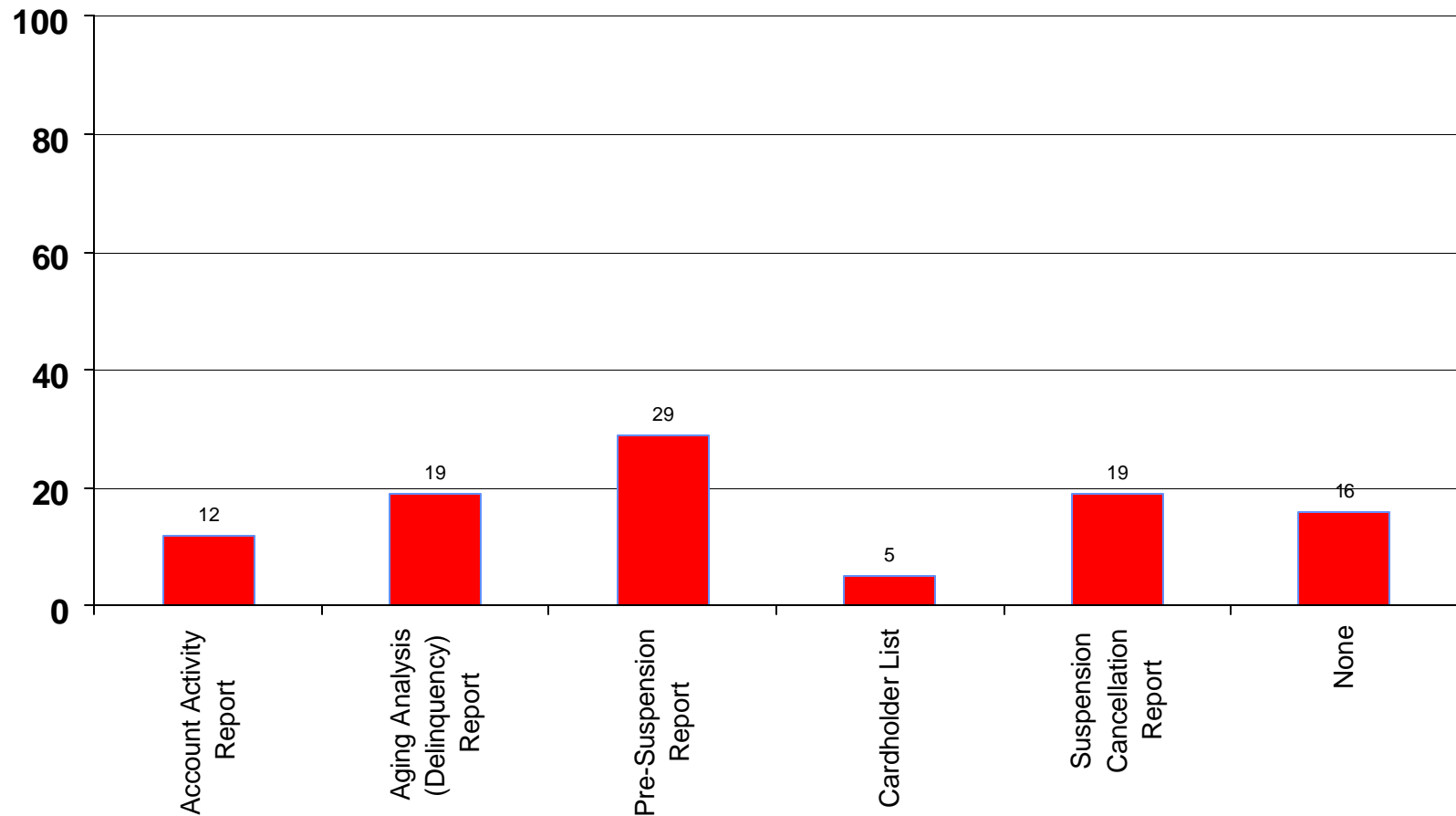
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Question 12 Percentages:

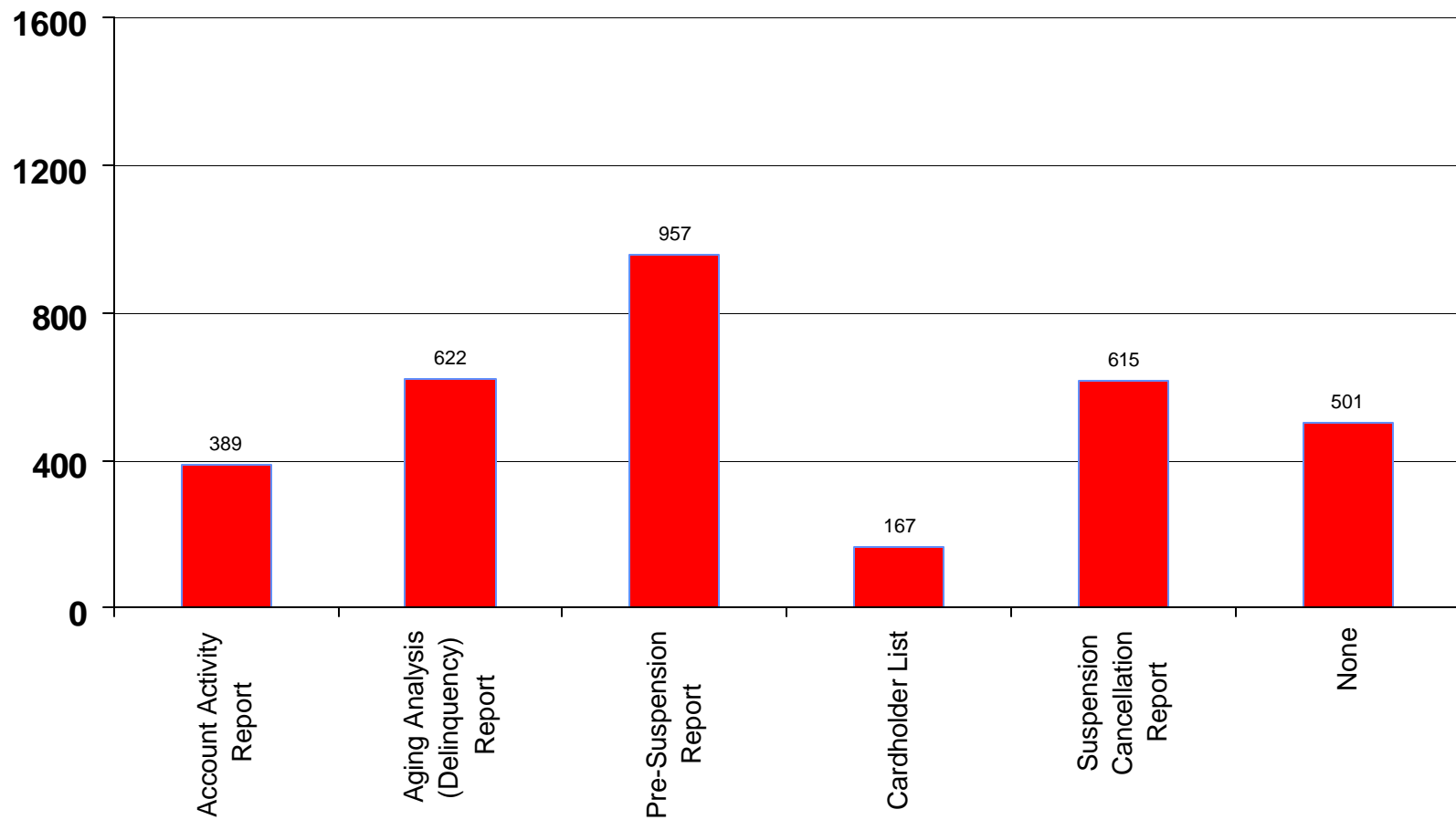
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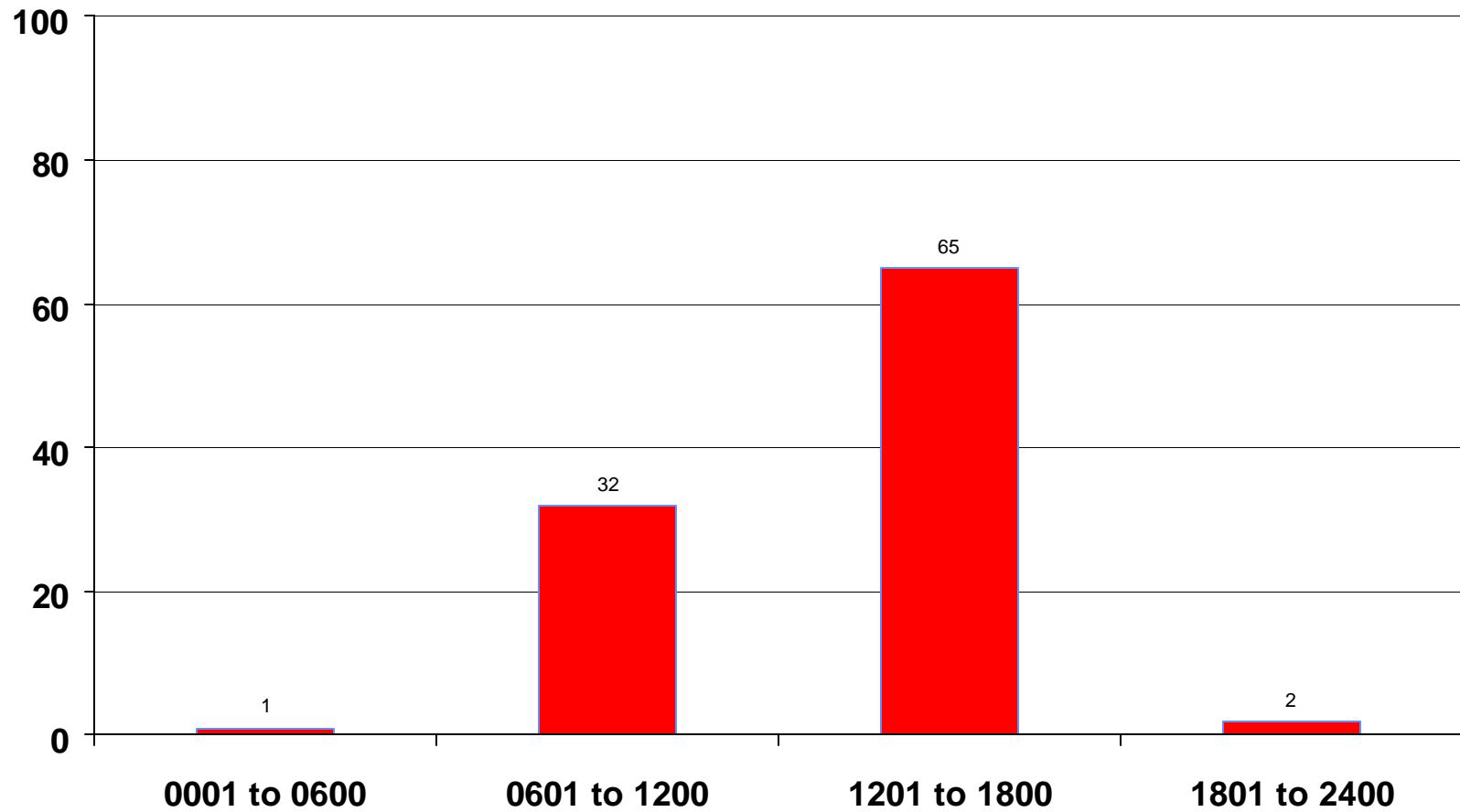
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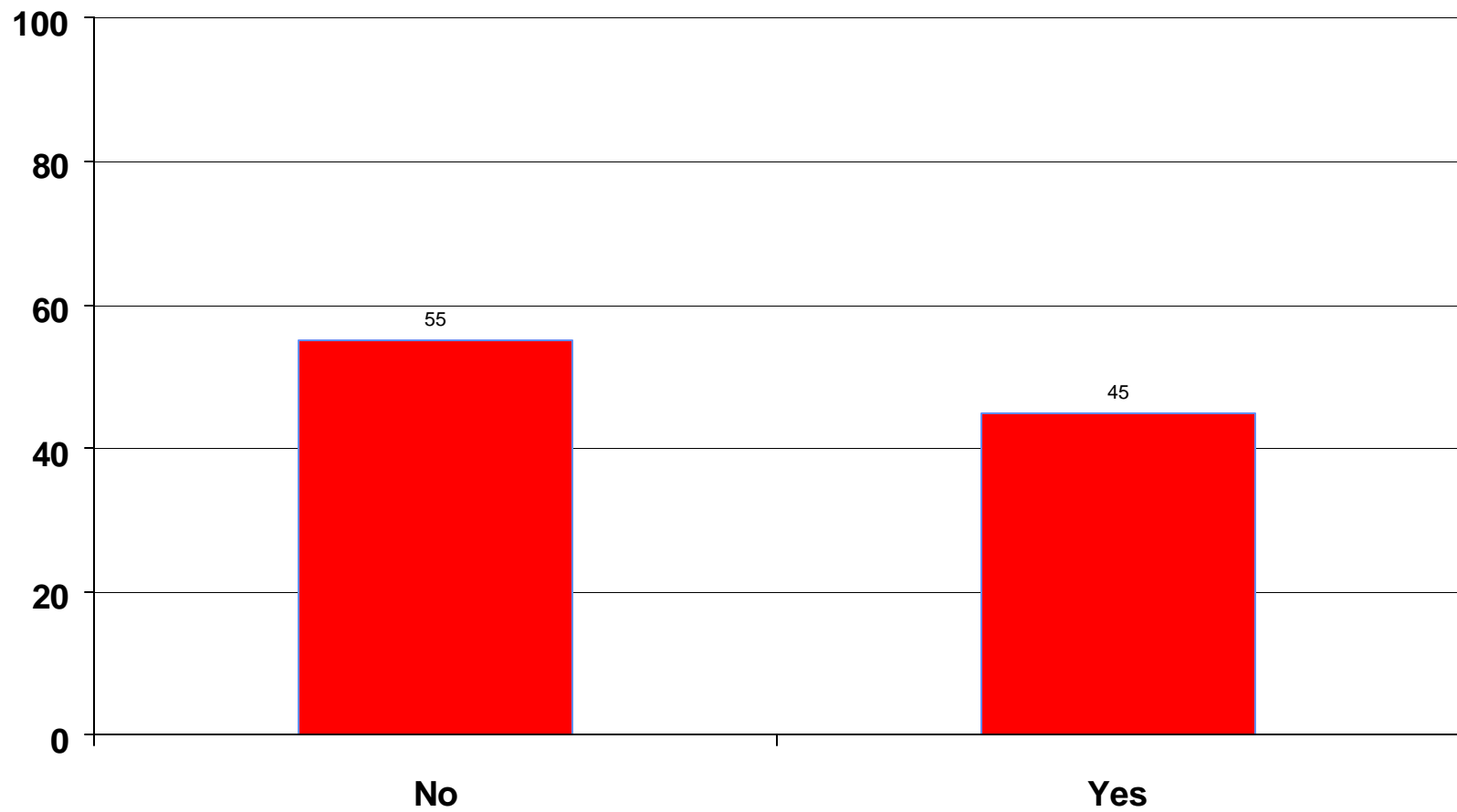


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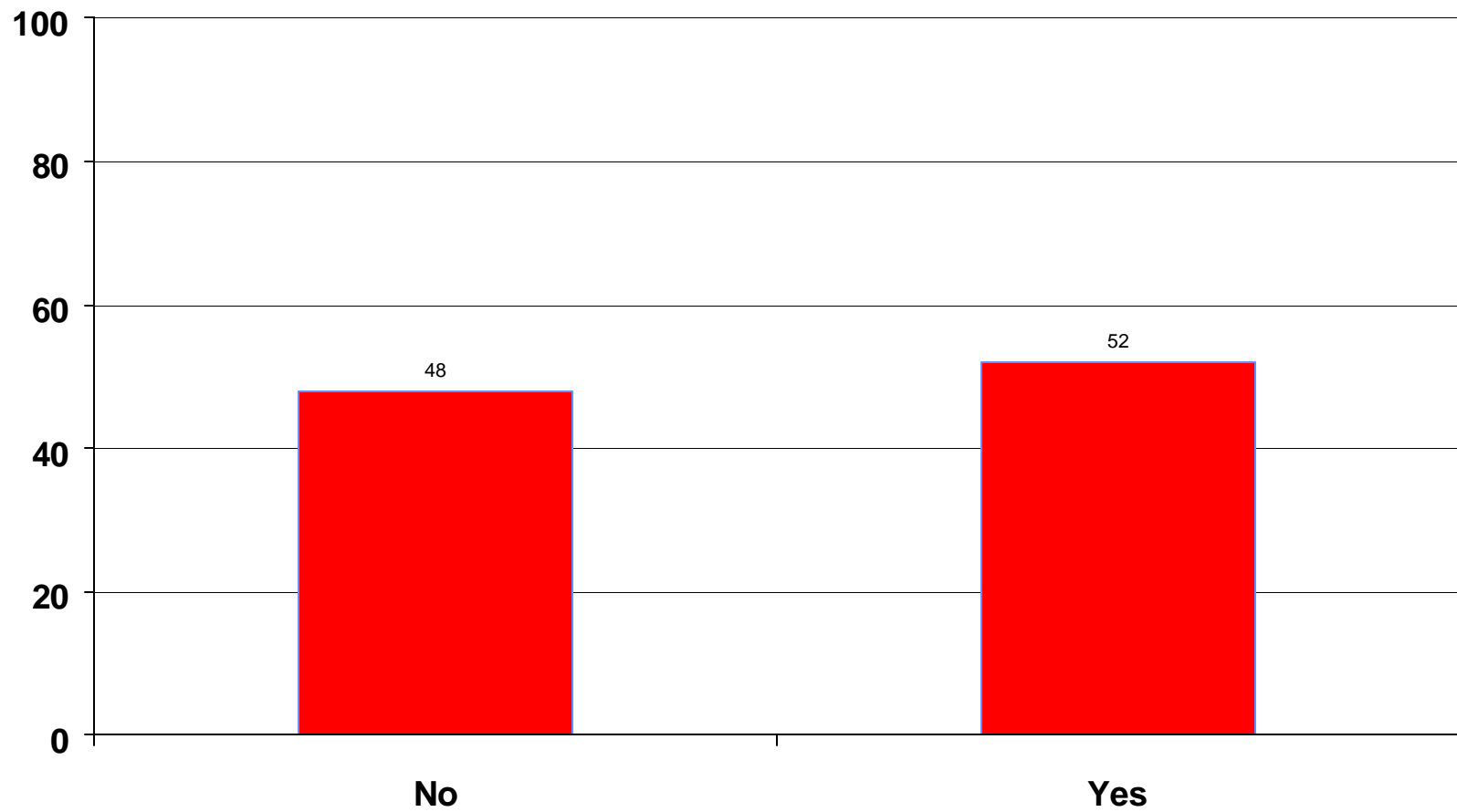
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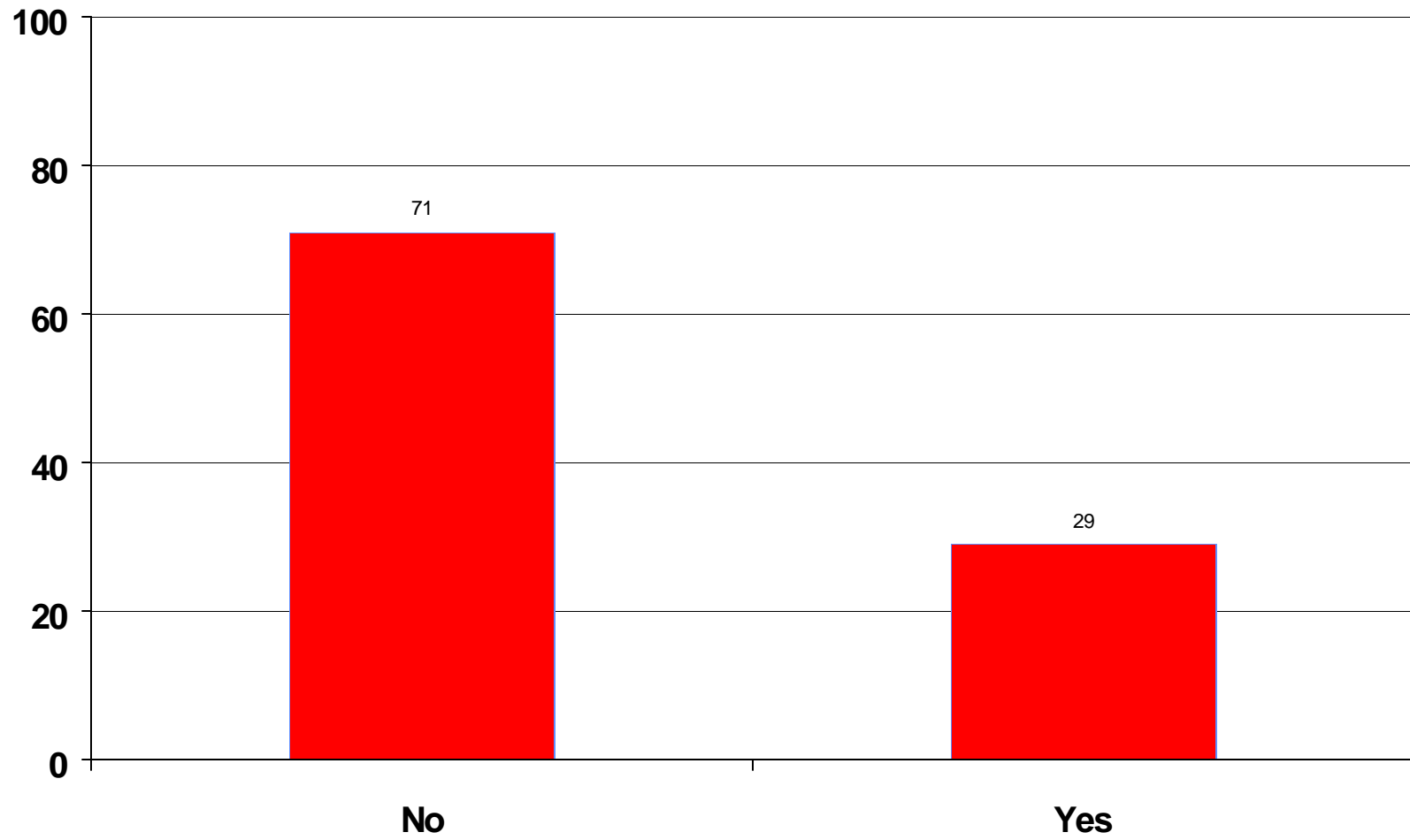


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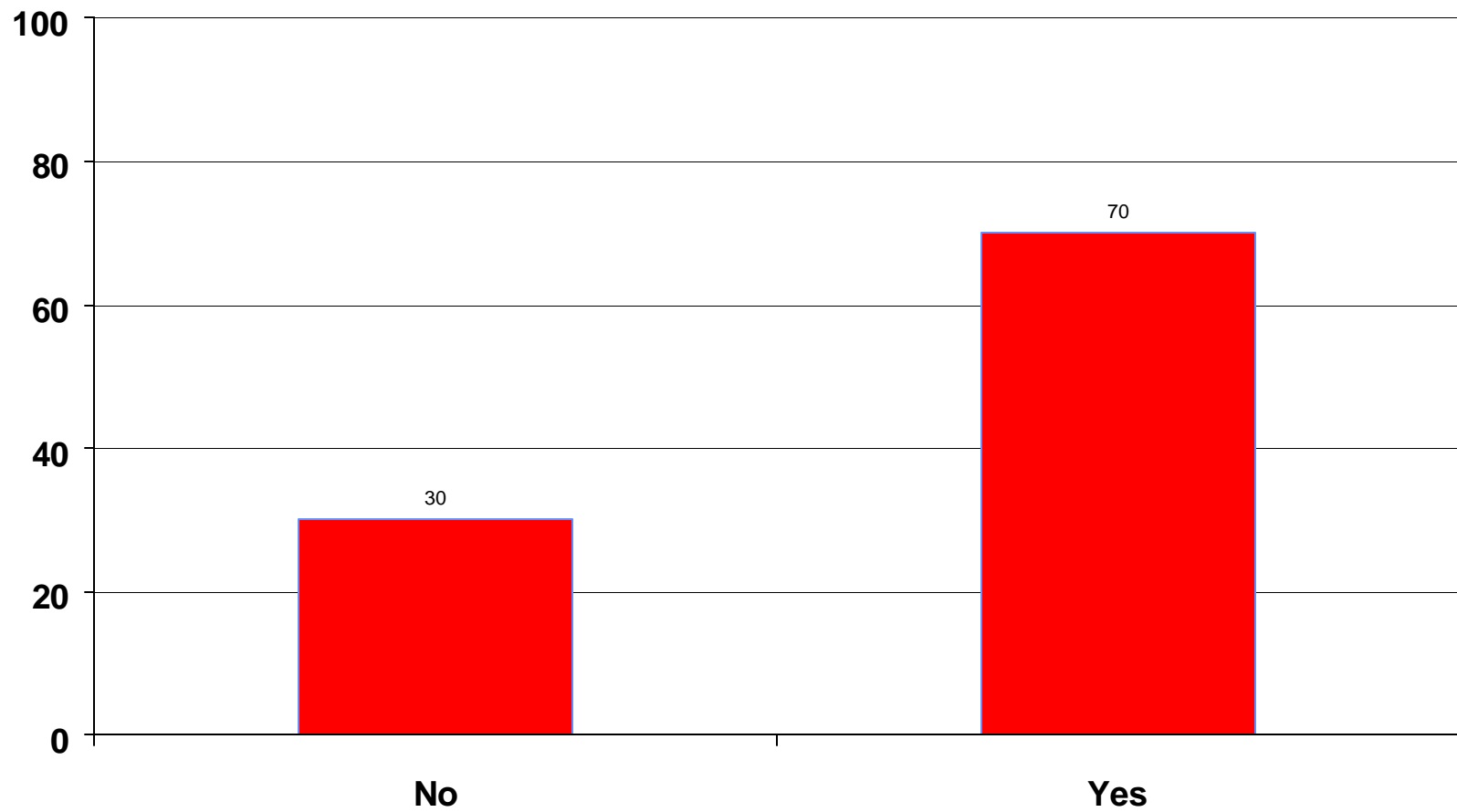


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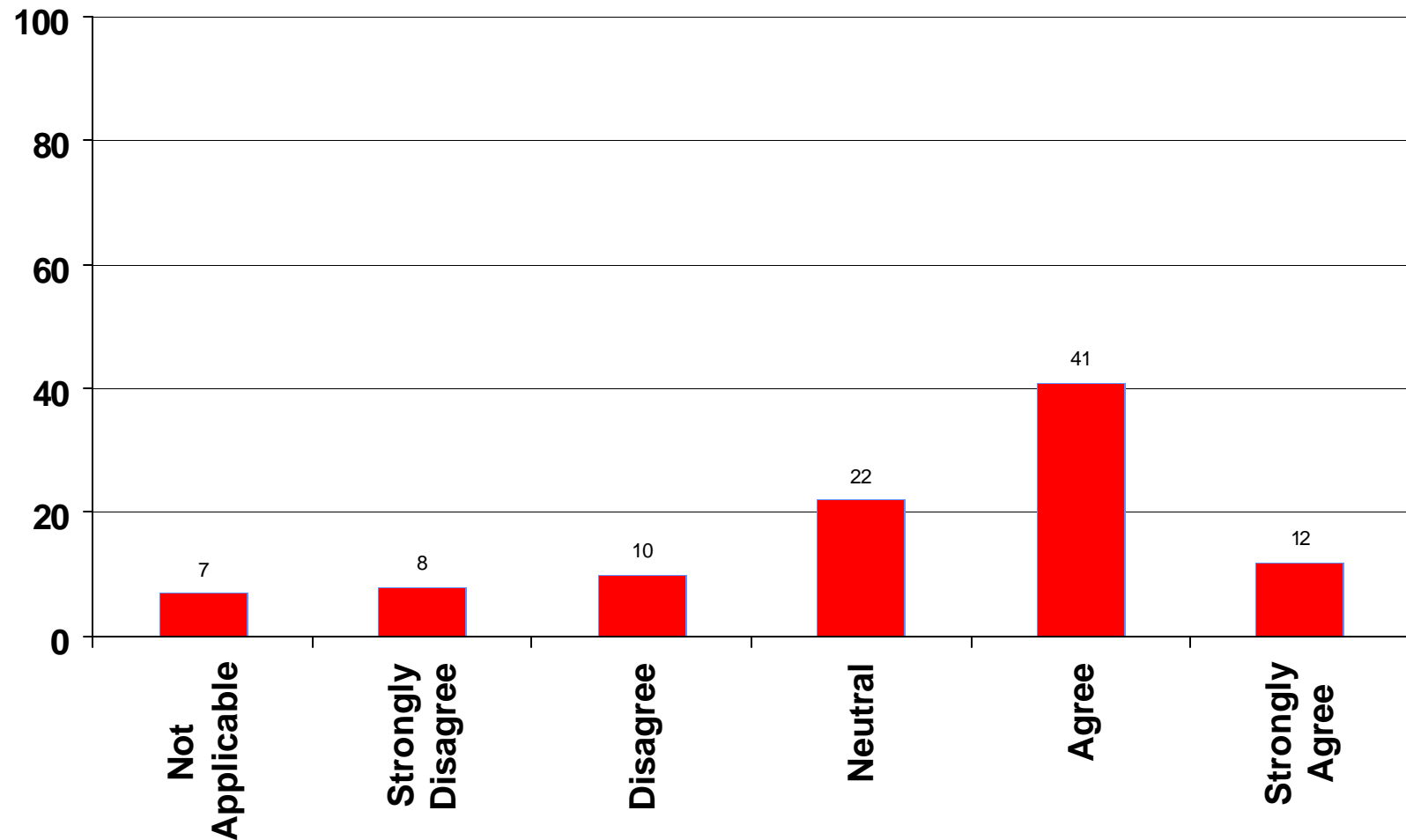
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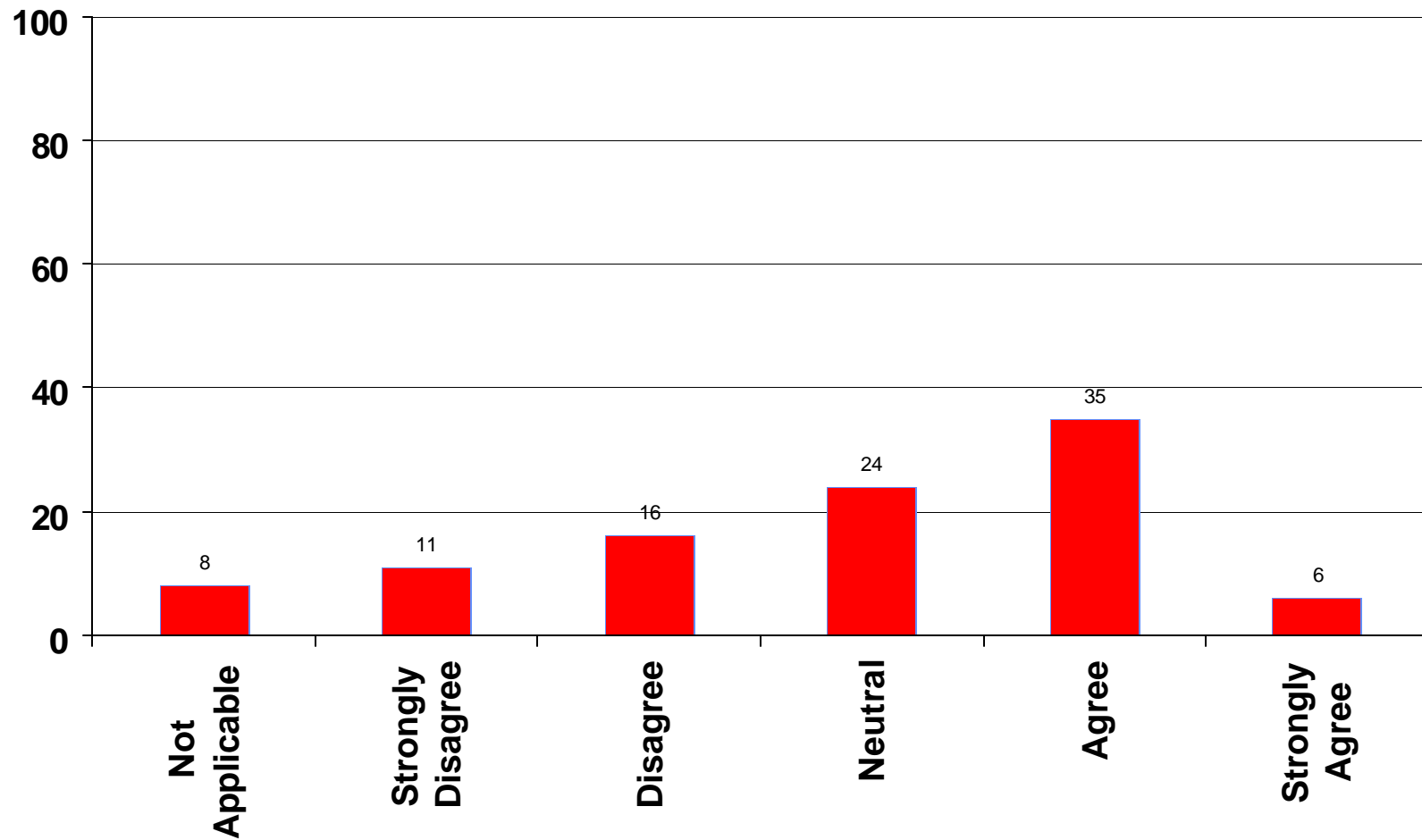
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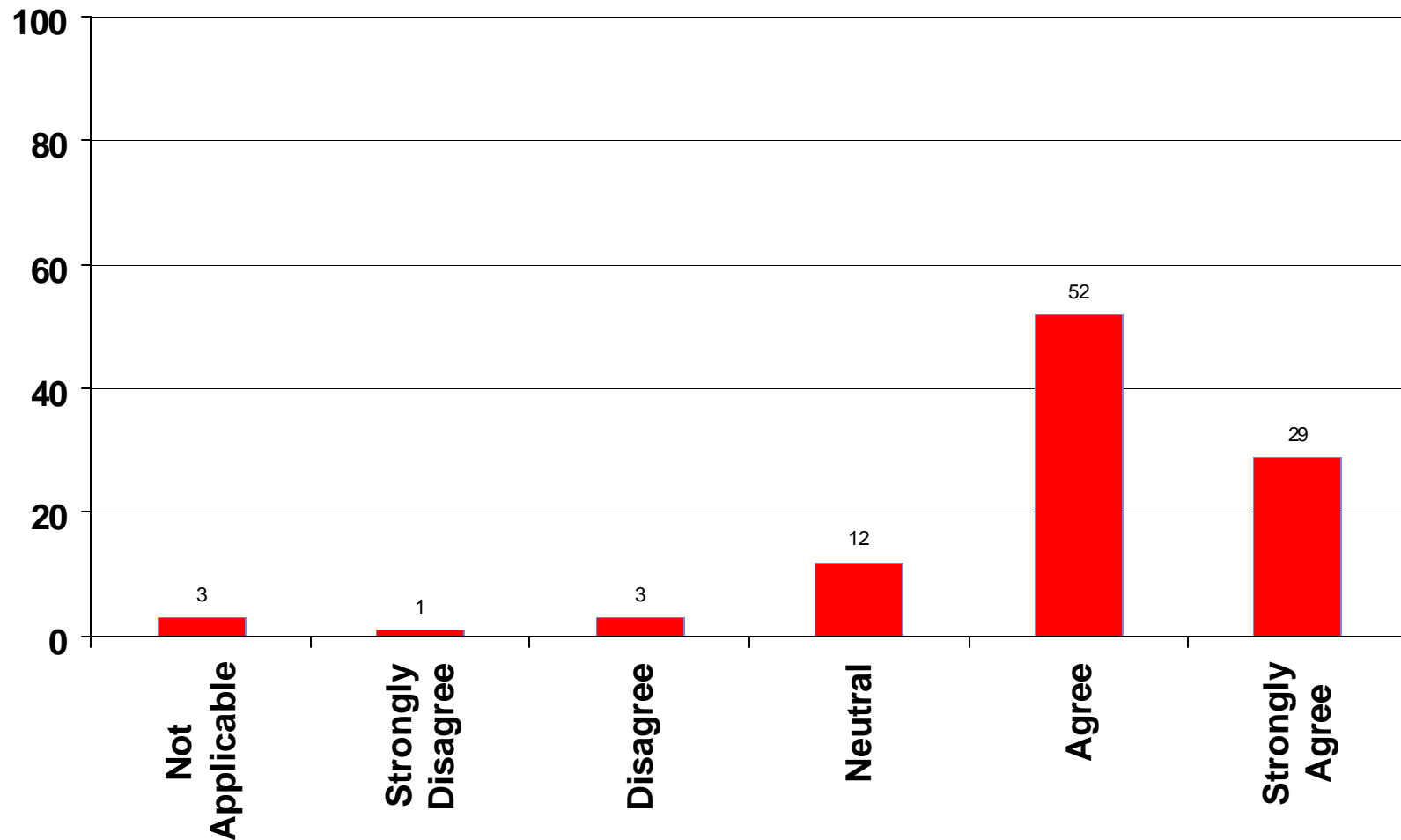
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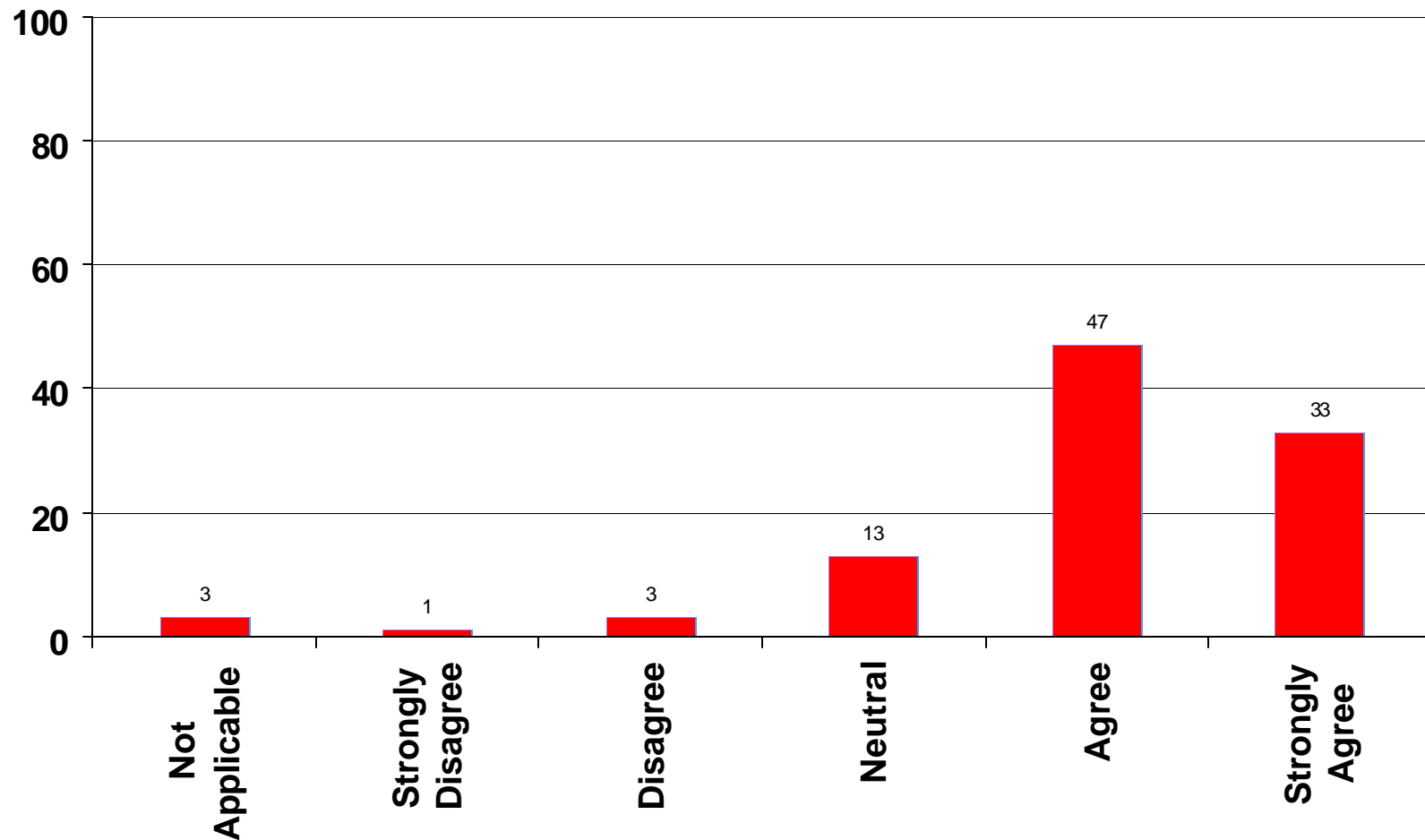
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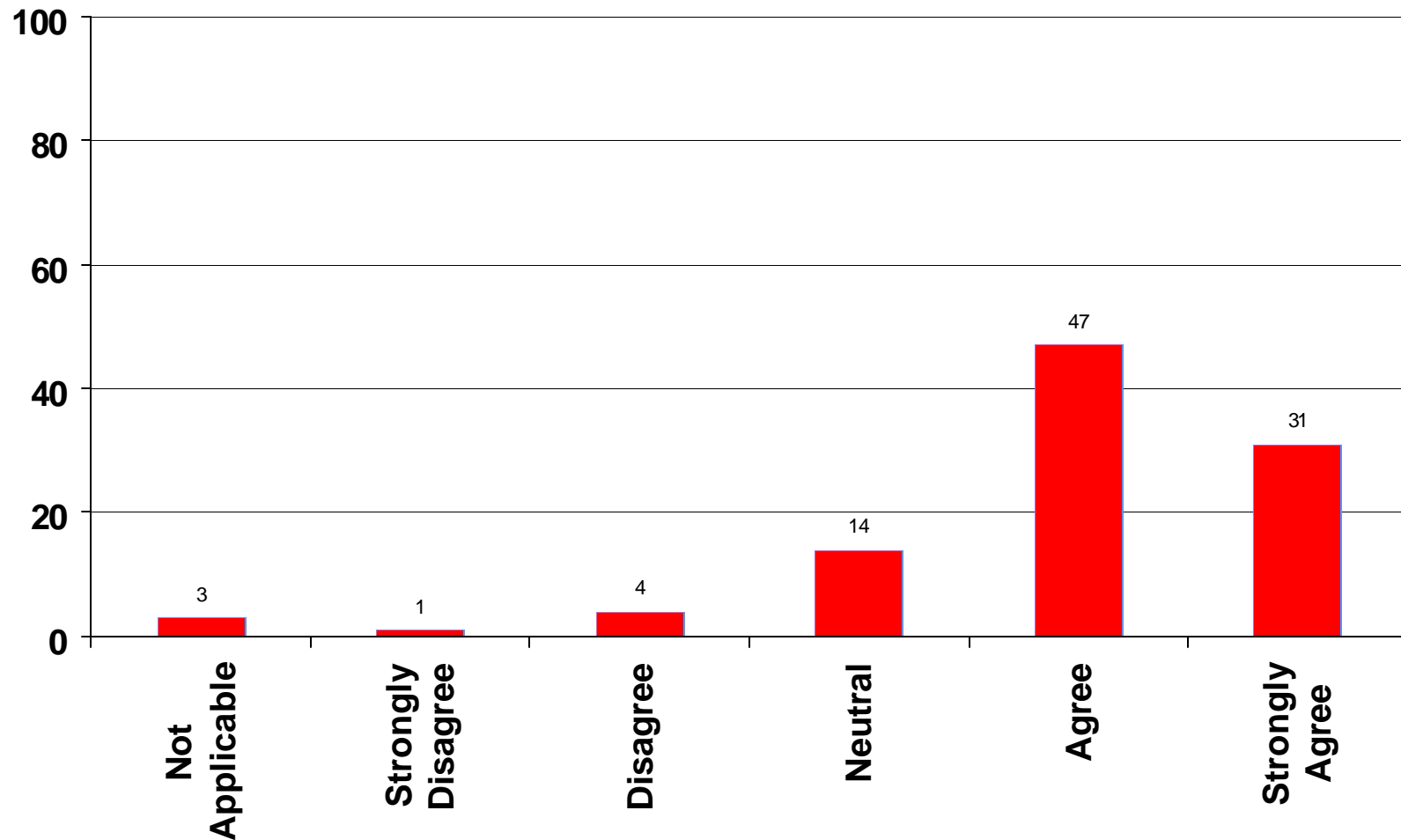


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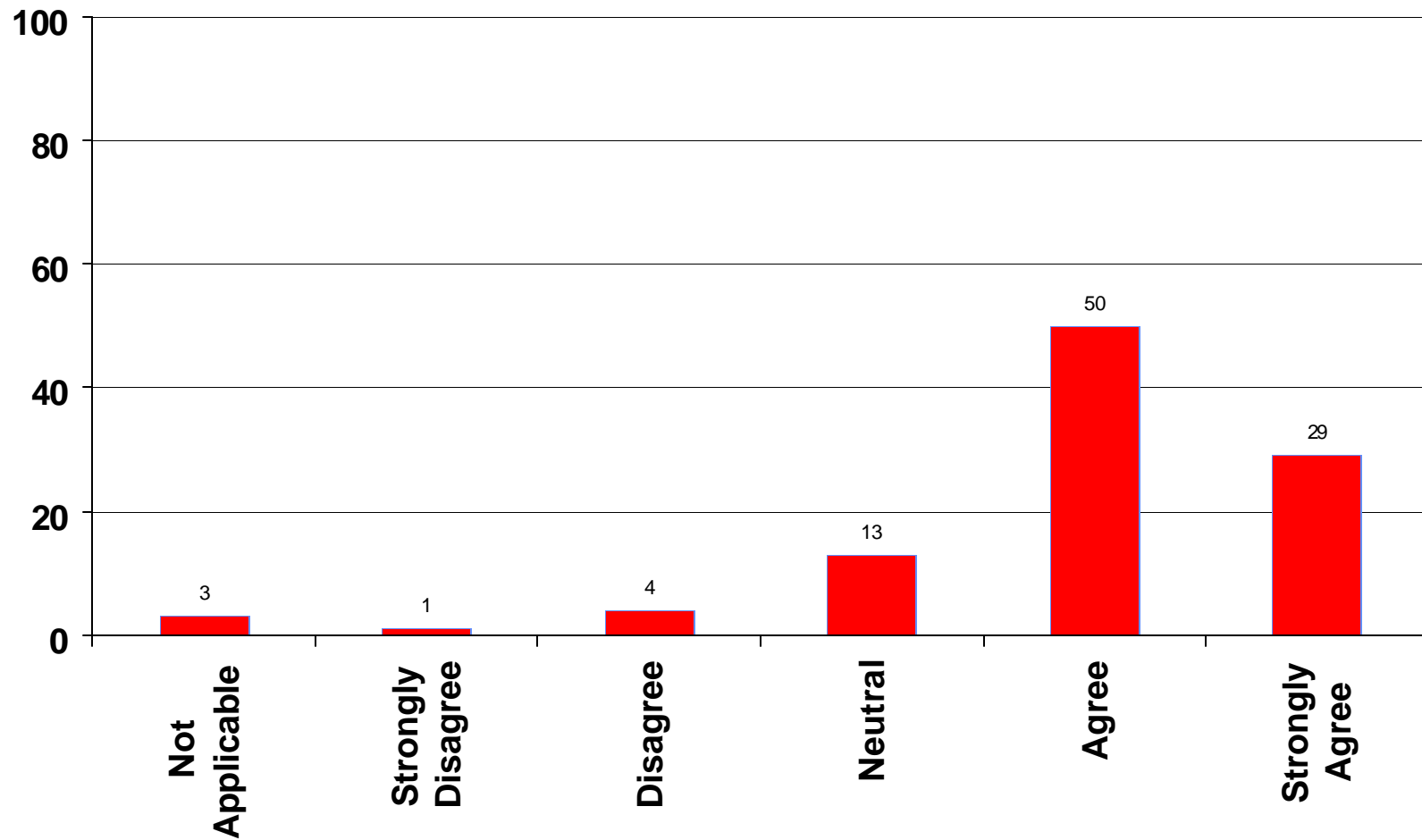


Question 22 Percentages:

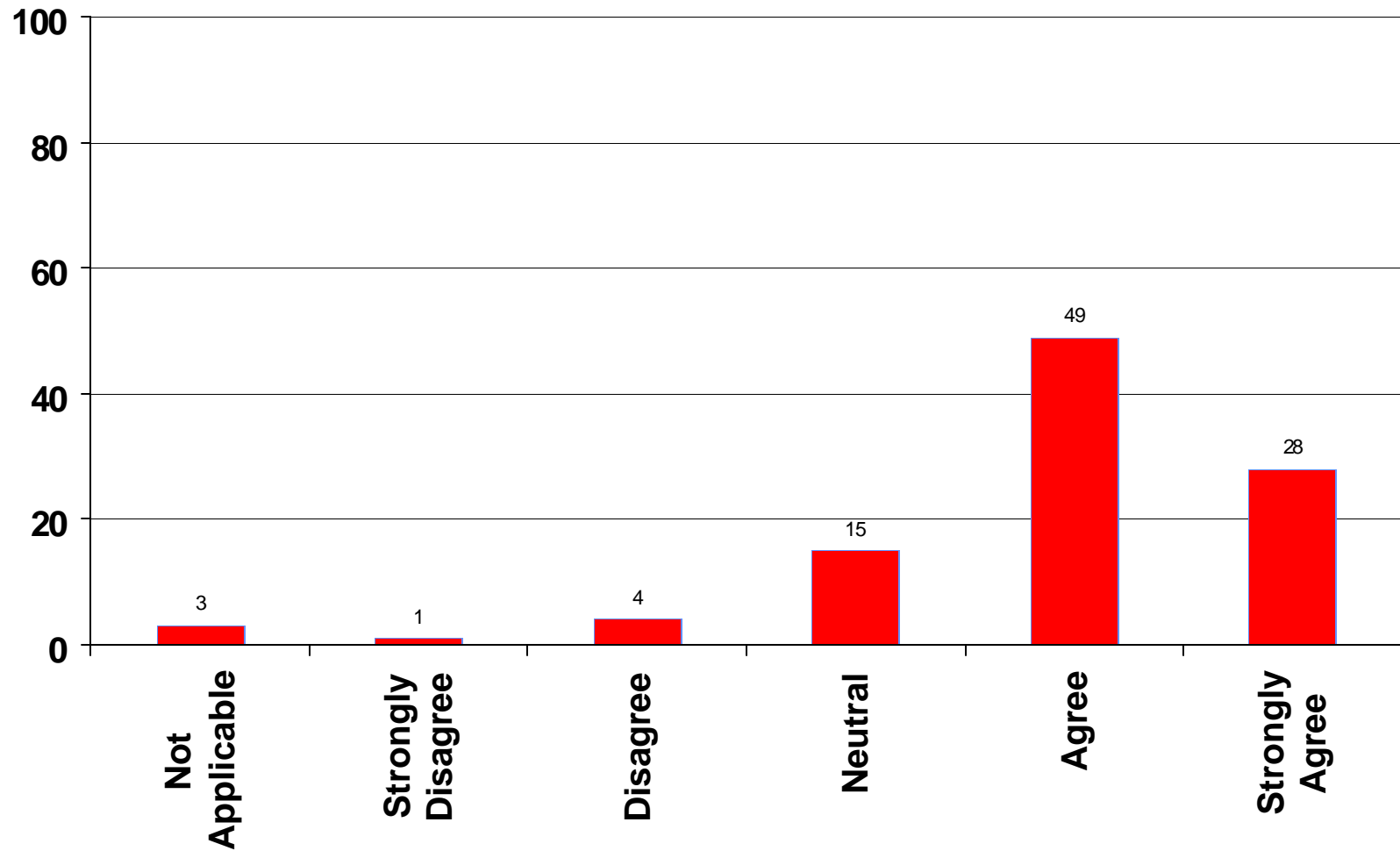
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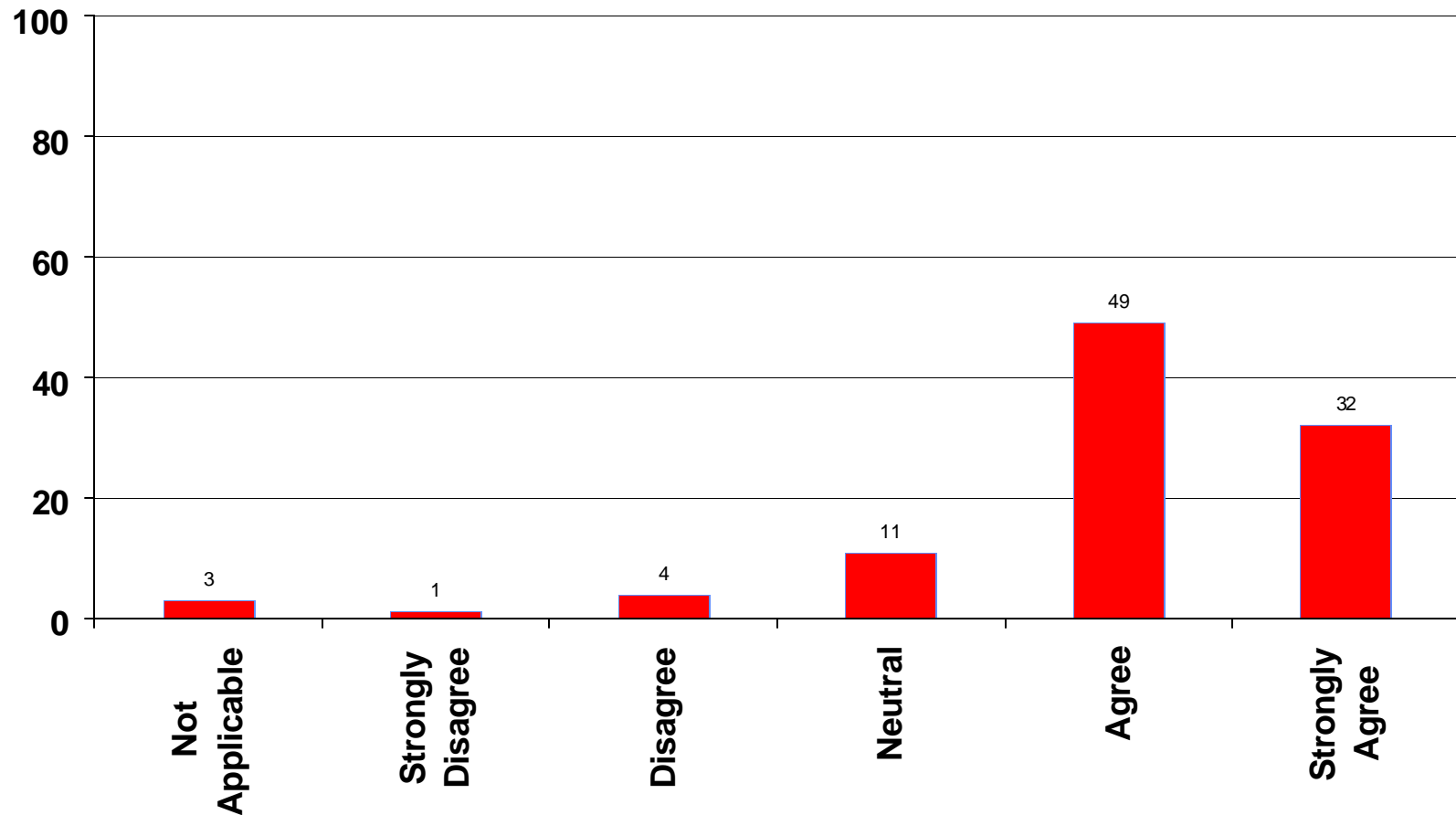
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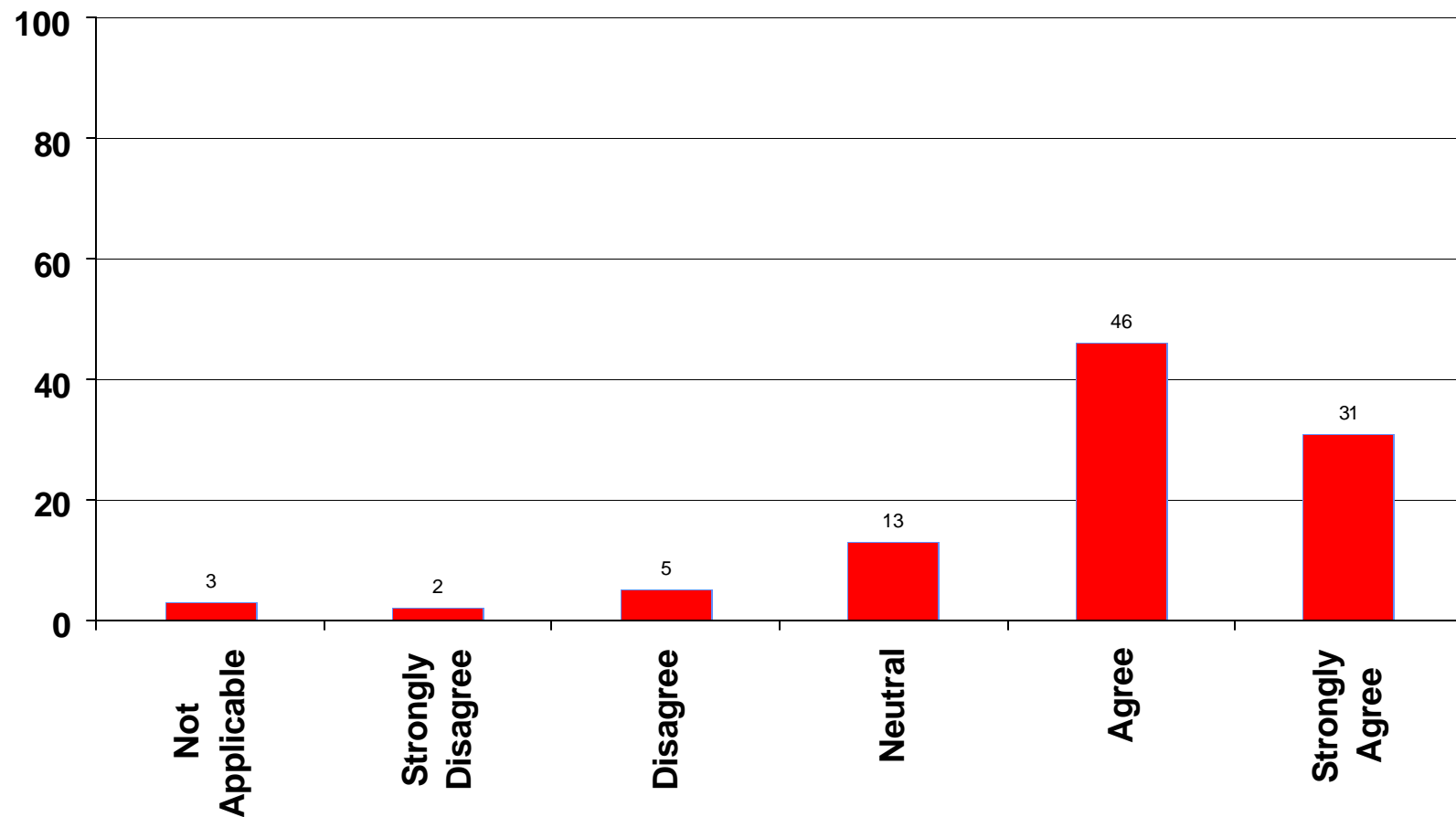
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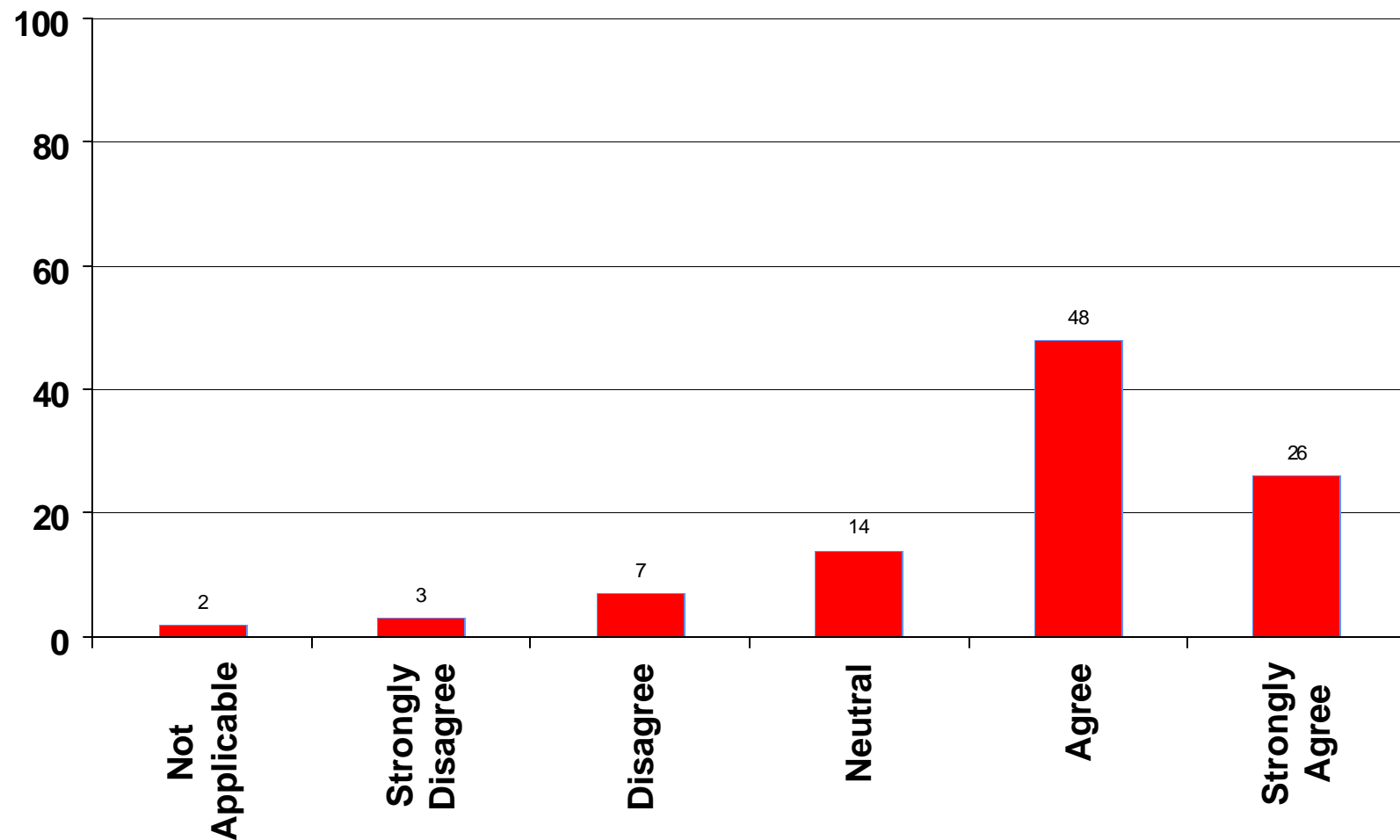


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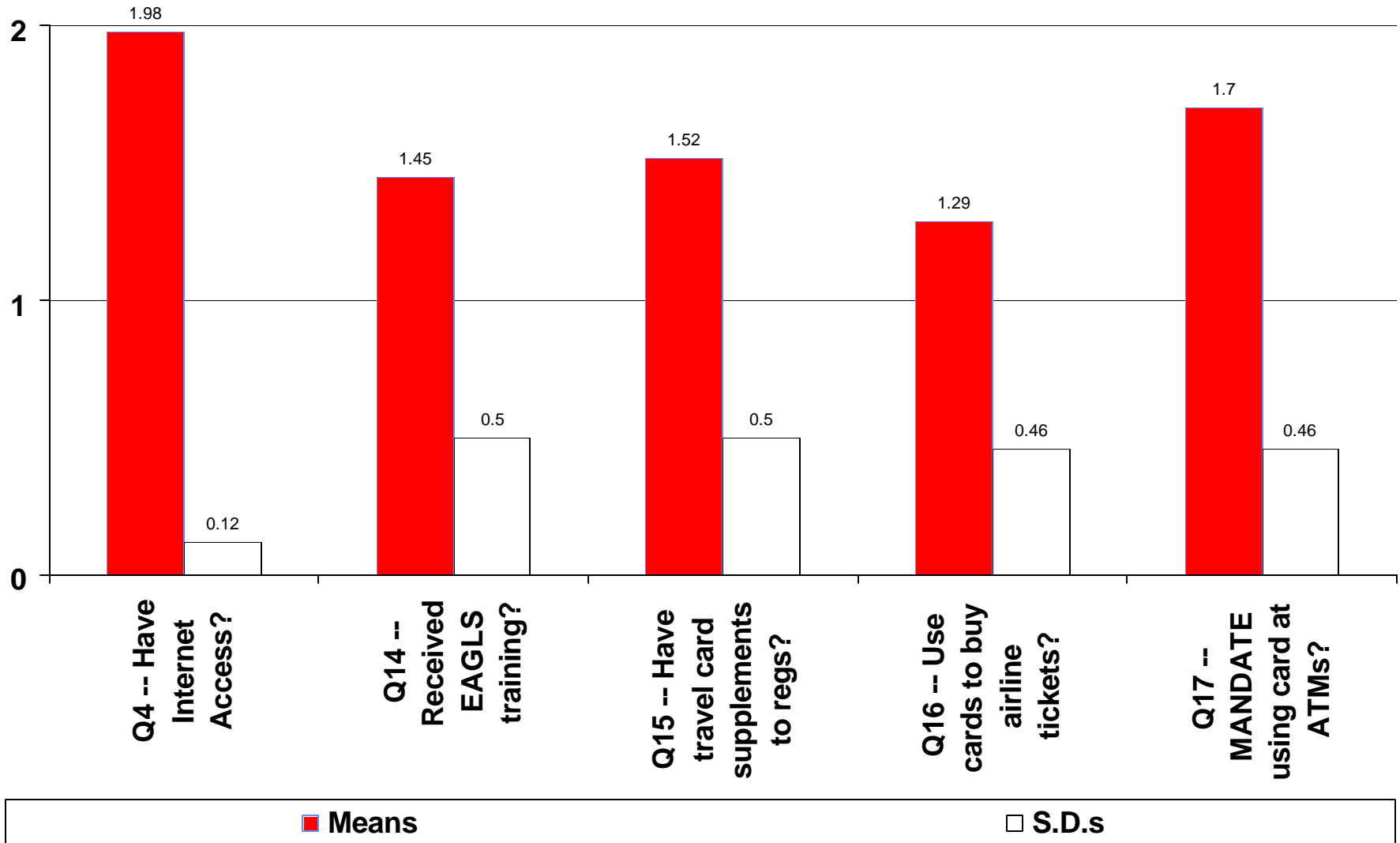
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“No -- Yes” Questions’ Means and Standard Deviations

(A higher mean is more positive.)



“Disagree -- Agree” Questions 18 to 27

Means and Standard Deviations

(A higher mean is better.)

